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September 25, 2003

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BY HAND DELIVERY

Lawrence H. Norton, Esq.
General Counsel
Federal Election Commission
999 E Street, NW
Washington, DC 20463

Re: **MUR 5381 (Box Elder County Credit Union, Deseret First Credit Union, Goldenwest Credit Union, Horizon Credit Union, Mountain America Credit Union, Tooele Federal Credit Union, USU Community Credit Union, and Utah League of Credit Unions)**

Dear Mr. Norton:

This office represents Box Elder County Credit Union, Deseret First Credit Union, Goldenwest Credit Union, Horizon Credit Union, Mountain America Credit Union, Tooele Federal Credit Union, USU Community Credit Union (collectively, "Credit Unions"), and the Utah League of Credit Unions ("League"), all of whom have received a complaint ("Complaint") designated Matter Under Review ("MUR") 5381 by the Federal Election Commission (the "FEC" or "Commission"). Pursuant to 2 U.S.C. § 437g(a)(1) and 11 C.F.R. § 111.6, we hereby file a response to the Complaint and request, for the reasons stated below, that the Commission find no reason to believe that the Credit Unions or the League violated the Federal Election Campaign Act of 1971, as amended ("Act").

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BACKGROUND

A. Respondents

At the time of the alleged activities, all of the respondent Credit Unions, except two, were state-chartered credit unions, exempt from taxation under section 501(c)(14) of the Internal Revenue Code, and located in the state of Utah. Affidavit of Scott G. Earl ¶ 2, attached here to at Tab A [hereinafter Earl Aff.]. Tooele Federal Credit Union and Box Elder Credit Union were, and are, federally-chartered credit unions, exempt from taxation under section 501(c)(1) of the Internal Revenue Code, and also located in the state of Utah. Id. Subsequently, three of the other Credit Unions, Goldenwest Credit Union, Mountain America Credit Union, and USU Community Credit Union, have converted to federally-chartered status. Id.

The League is a trade association of member Utah credit unions, including the respondent Credit Unions, exempt from taxation under section 501(c)(6) of the Internal Revenue Code, and located in Salt Lake City, Utah. Id. ¶ 1. All of the Credit Unions are members of the League. Id. ¶ 2.

B. Facts

On June 14, June 18, June 20, and June 21, 2002, the Credit Unions sent postcards to their individual credit union members, advocating the election of Rob Bishop to the U.S. House of Representatives for the First Congressional District in

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Utah. Id. ¶ 4. The Credit Unions did not send a postcard to each of their members in the First Congressional District. Id. Instead, they reduced the number of recipients to approximately 27,500 by targeting only those credit union members who also appeared on the county clerks' lists as Republican primary voters. Id. Representative copies of the four postcards are attached at Tab 1 to the Earl Affidavit. On July 15, 2002, the Credit Unions reported their production, printing, mailing, and handling costs associated with these postcards to the Commission on FEC Forms 7. Id. ¶ 6. Copies of the invoices from the vendors for these postcards are attached at Tab 2 to the Earl Affidavit. Copies of the FEC reports are available on the Commission's website.

On June 20, 2003, Deseret First Credit Union ("Deseret") sent recorded telephone messages to some of its individual credit union members in the First Congressional District, and on June 21, 2003, Tooele Federal Credit Union ("Tooele") sent recorded telephone messages to some of its individual credit union members. On July 24, Deseret, Tooele, and Mountain America Credit Union ("Mountain America") each sent recorded phone messages to some of their individual credit union members in the First Congressional District. Id. ¶¶ 7-8. A copy of the telephone message script is attached at Tab 4 to the Earl Affidavit. Copies of the invoices from the recorded phone message vendor, Weblink Services

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Inc. are attached at Tab 5 to the Earl Affidavit. Deseret, Tooele, and Mountain America reported their costs directly attributable to these recorded phone messages to the FEC on July 15, 2002. Id. ¶ 9. Copies of these reports are available on the Commission's website.

Finally, several of the Credit Unions, as well as other credit unions across the state of Utah and outside the First Congressional District, sent to their respective individual members a copy of the Summer 2002 issue of the *Credit Union Advocate*. Id. ¶ 10. The *Credit Union Advocate* is a quarterly publication of the Utah credit unions, and the Summer 2002 edition contained articles on each of the following topics: (1) Utah nonfederal candidates; (2) the safety afforded by credit unions; (3) rising bank fees; and (4) low credit union fees. In addition, this issue included an article advocating the election of Rob Bishop to Congress. A copy of the Summer 2002 edition of the *Credit Union Advocate* is attached at Tab 6 of the Earl Affidavit. The credit unions paid all of the printing, mailing, and handling costs directly attributable to this issue of the *Credit Union Advocate*, with the costs apportioned to each of the state's credit unions based upon the number of its members receiving the Summer 2002 issue. Id. ¶ 12. Copies of the Credit Unions' invoices for their costs associated with the *Credit Union Advocate* are attached at Tab 7 to the Earl Affidavit.

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C. The Complaint

The Complaint, filed by Seldon O. Young, makes several unsubstantiated claims against the Credit Unions and the League. First, the Complaint alleges that the Credit Unions' underreported their costs associated with postcard flyers and recorded phone messages sent to and made to individual members of the Credit Unions, urging support for Rob Bishop, a 2002 Republican primary candidate for Utah's First Congressional District. Although the Complaint notes that the Credit Unions timely filed Forms 7 with the FEC, reporting expenses related to the flyers and phone messages, the Complaint infers underreporting based upon its own estimate of 400,000 credit union members in the First Congressional District and its guess that flyers and phone messages were sent to or made to each individual member.

Second, the Complaint alleges that the Credit Unions and the League failed to report the communication costs associated with a newsletter, the summer 2002 issue of *Credit Union Advocate*, that had in roughly one-quarter of its content an article and other text urging support for Rob Bishop. In the same argument, the Complaint also alleges that affiliation may not be established between the League and the Credit Unions; therefore, the Complaint concludes that the League was not

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allowed to communicate with individual members of the Credit Unions through the newsletter.

Third, the Complaint alleges that the Credit Unions failed to report certain "telephone polling of credit union members" where "roughly half of the questions were aimed at issues of banks versus credit unions." Complaint at 5

Finally, the Complaint alleges that the Credit Unions failed to report certain alleged canvassing operations supposedly undertaken by employees of the Credit Unions during normal work hours.

D. The Law¹

Under the Act and the FEC's regulations, corporations and trade associations may communicate on any subject, "including communications containing express advocacy," with their restricted class. 11 C.F.R. § 114.3(a) (2002). Among other things, corporations may communicate using publications and phone banks, id. § 114.3, and payments for such partisan communications are not "expenditures" under the Act, id. § 100.8(b)(4).

¹ The Complaint is directed at activities allegedly undertaken prior to the 2002 election. Therefore, the applicable law is that which existed prior to November 6, 2002, the effective date of the Bipartisan Campaign Reform Act of 2002

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A corporation's restricted class is its stockholders, executive or administrative personnel, and their families. Id. § 114.1(j). For incorporated trade associations and incorporated membership associations, the restricted class consists of its members, executive or administrative personnel, and their families. Id. In Advisory Opinion 1998-19, the Commission recognized that the members of a credit union are the individuals who maintain share accounts in the credit union.

A corporation must report on FEC Form 7 costs that are "directly attributable" to partisan communications made to its restricted class and expressly advocating the election or defeat of a clearly identified candidate and that exceed \$2,000 per election. 11 C.F.R. §§ 114.3(b), 100.8(b)(4) & 104.6. However, a corporation need not report costs associated with "any communication primarily devoted to subjects other than the express advocacy of the election or defeat of a clearly identified candidate." Id. § 100.8(b)(4). "Election," for this requirement, is defined as different two classes: (1) all primaries for federal office, wherever and whenever held, and (2) all general elections for federal office, wherever and whenever held. Id. § 100.8(b)(4)(v). "Candidate" under the Act means "an individual who seeks nomination for election, or election, to federal office." Id. § 100.3(a).

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DISCUSSION

As the facts related below make clear, the Complaint was based upon incorrect information and inaccurate assumptions about the number of individual credit union member-recipients of the postcard flyers and telephone messages. The number of member-recipients was substantially fewer than alleged, and all of the expenses directly attributable to the communications were reported timely by the Credit Unions to the FEC on Forms 7. Furthermore, the costs associated with the *Credit Union Advocate* were not required to be reported to the FEC because the newsletter was "primarily devoted to subjects other than the express advocacy of the election or defeat of a clearly identified candidate." Similarly, the cost of the poll was not required to be reported because, as can be gleaned from its text, it did not expressly advocate the election or defeat of a candidate. Finally, no employee of a credit union, other than a few salaried executives at one of the Credit Unions who volunteered for the campaign during lunchbreaks, canvassed the neighborhoods of the First Congressional District during the normal business hours of the credit unions. Therefore, no Credit Union was required to report any partisan communication activity other than the flyers and the telephone messages, which they did.

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A. Postcard Flyers

The Credit Unions fully reported the expenses directly attributable to sending postcards to their respective members advocating the election of Rob Bishop. *Earl Aff.* ¶ 6. As was stated above, the Credit Unions did not send a postcard to each of their individual members in the First Congressional District. *Id.* ¶ 4. Instead, the Credit Unions culled the number of member-recipients by merging credit union member lists with public records of primary voters. *Id.* In the end, the Credit Unions only sent postcards to a total of approximately 27,500 individual credit union members, *id.*, not 400,000 as alleged in the Complaint.

Each credit union paid the cost of producing, printing, mailing, and handling the postcards sent to its respective members. *Id.* ¶ 5. The Credit Unions then reported all of these expenses to the FEC on July 15, 2002. *Id.* ¶ 6.

By virtue of the activities that actually transpired, it is clear that the Credit Unions did not underreport the expenses associated with their member postcards. Contrary to the allegations in the Complaint, which hypothesized the number of recipients to be 400,000, the Credit Unions sent postcards to only approximately 27,500 credit union members in the First Congressional District. The Credit Unions' costs for these postcards were much lower than estimated in the Complaint (which was based upon faulty premises) and were fully reported to the FEC.

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Accordingly, the FEC cannot find reason to believe that the Credit Unions underreported the expenses directly attributable to the postcards.

B. Telephone Messages

In a similar vein, the Complaint alleges that the Credit Unions sent recorded telephone messages to their members and underreported the expenses connected with such activity. Again, the speculative premises contained in the Complaint are faulty, and the three credit unions undertaking such telephone messages fully reported their costs directly attributable to such communications. There were no additional telephone message expenses beyond what the three credit unions reported on their FEC Forms 7. Id. ¶ 9.

Of the seven Credit Unions, three—Tooele, Mountain America, and Deseret—used recorded telephone messages to communicate with credit union members and urge the election of a federal candidate. Id. Combined, these three credit unions communicated with approximately 38,000 individual members. As can be discerned from the invoices from the vendor, Weblink Services Inc., attached at Tab 5 to the Earl Affidavit, Tooele paid \$2,035.47 for the recorded phone messages, Mountain America paid \$631.98, and Deseret paid \$1,562.80. Id. ¶ 8. These totals are much less than the amount estimated in the Complaint because the Complaint again made the faulty assumption that 400,000 individual credit union

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members received telephone messages. See Complaint at 5. The amounts paid to Weblink Services, Inc. by the three credit unions were fully reported on each of the credit unions' respective FEC Form 7. Therefore, the three credit unions did not underreport any expenses directly attributable to their telephone messages.

C. Newsletter

The Credit Unions and the League did not violate federal election law by virtue of the fact that neither the Credit Unions nor the League reported any expenses directly attributable to the newsletter described in the Complaint. FEC regulations do not require reporting of the newsletter. The edition of the newsletter discussed in the Complaint was the Summer 2002 issue of the *Credit Union Advocate*, a quarterly publication of the Credit Unions that is sent to individual credit union members around the state of Utah. Id. ¶¶ 10, 11.

The Credit Unions and the League were not required to report the cost of the *Credit Union Advocate* because the Summer 2002 issue was "primarily devoted to subjects other than the express advocacy of the election or defeat of a clearly identified candidate." 11 C.F.R. § 100.8(b)(4). There is no caselaw nor any Advisory Opinion further defining the phrase "primarily devoted to." The newsletter, however, did not trigger expenditure reporting under any plain-English interpretation of the Commission's regulations because the word "primarily" means

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“for the most part” and “chiefly.” Merriam-Webster’s Collegiate Dictionary 923 (10th ed. 2000).

First, express advocacy of the election or defeat of a federal candidate appears only on one of the four pages of the newsletter, with a listing of the contents also appearing on the last page. The remainder of this four-page issue of the newsletter, which was distributed to 300,000 individual credit union members statewide (and not just in the First Congressional District), concerned Utah nonfederal candidates, the safety afforded by credit unions, rising bank fees, and low credit union fees.

Second, only approximately 10 5/8 column inches of text (not including headlines, pictures or art) contained express advocacy of the election or defeat of a federal candidate. Approximately 24 1/2 column inches, on the other hand, related to the additional topics described above.

Third, only approximately 50 square inches of the printed materials (including headlines, pictures, and art but not including the address and return address) contained express advocacy of the election or defeat of a federal candidate. Approximately 191 square inches of the printed materials related to the non-express advocacy described above.

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Under none of these comparisons can the portion devoted to the express advocacy of the election or defeat of a federal candidate be said to equal more than 50% of the newsletter. Neither can it be said that more than 50% of the Summer 2002 issue even concerned a clearly identified federal candidate. The newsletter, then, cannot be said to be “chiefly” about the election or defeat of a federal candidate, nor did it concern express advocacy “for the most part.” Accordingly, the *Credit Union Advocate* was not “primarily devoted to” the express advocacy of the election or defeat of a federal candidate, and, per section 100.8(b)(4) of the Commission’s regulations, the expenses related to the newsletter were not reportable to the FEC.

Furthermore, the Complaint appears to allege that it was improper for the *Credit Union Advocate* to be sent to the individual member of the Credit Unions because of questions about the affiliation between the Credit Unions and the League. See Complaint at 6. This argument is without merit.

The *Credit Union Advocate*, although produced by the League, was and is sent to individual credit union members by certain of the League’s member credit unions (including, but not limited to, several of the Credit Unions). Earl Aff ¶¶ 10, 11. Each credit union pays the cost of printing, mailing and handling of the *Credit Union Advocate* to the member-recipients who are its members. Id. ¶ 12. The

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League does not pay any of the costs of printing and mailing the *Credit Union Advocate*. Id. ¶ 10, 11.

In Advisory Opinion 1991-24, the Commission stated that the Credit Union National Association's ("CUNA") communications with its member league and the league's subsequent communications to its credit union members based upon the recommendation of CUNA would not constitute "contributions" or "expenditures" under the Act. The only restriction noted was that CUNA could not subsidize the subsequent communications by its league.²

In this case, the League communicated with its member credit unions, and the credit unions communicated with their respective individual members. The credit unions paid for all of the printing and mailing costs associated with the *Credit Union Advocate*.³ As a result, the League did not subsidize the communications by the credit unions. Again, no reporting of expenses by the League or the Credit

² In Advisory Opinion 1991-24, because of a standing problem, the Commission did not address parallel communications by a league to its credit union members and the subsequent communications by a member credit union with its individual members. However, nothing in Advisory Opinion 1991-24 indicates that a similar analysis would not apply to such credit union communications. See also FEC Advisory Opinion 1998-19 (applying the factors found at 11 C.F.R. § 100.5(b) and finding (1) the credit union structure to be a federation of trade associations, (2) the credit union members of the state leagues to be "branch[es], division[s] or local unit[s]" of CUNA, and (3) allowing the credit unions to act as collecting agents for the Credit Union Legislative Action Committee ("CULAC"))

³ Box Elder County Credit Union, Horizon Credit Union, and USU Community Credit Union did not send out copies of the Summer 2002 issue of the *Credit Union Advocate*. Earl Aff ¶ 10

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Unions was required because the Summer 2002 issue of the *Credit Union Advocate* was not “primarily devoted to” the express advocacy of the election or defeat of a federal candidate.⁴ Partisan communications to individual members do not require any type of disclaimer. 11 C.F.R. ¶ 110.11(a)(7)

D. Poll

Like the newsletter, neither the Credit Unions nor the League was required to report expenses associated with a League-commissioned poll of likely Republican primary voters in early June, 2002. Section 114.3(b) of the Commission’s regulations requires corporations to report only “[d]isbursements for communications expressly advocating the election or defeat of one or more clearly identified candidate(s).” See also 11 C.F.R. § 100.8(b)(4). Federal caselaw makes clear that regulable “express advocacy” must contain words expressly advocating the election or defeat of a clearly identified candidate, such as “vote for,” “elect,” “support,” “Smith for Congress,” or the like. See, e.g., Buckley v. Valeo, 424 U.S. 1, 44 n.52 (1976). The Commission’s regulations define “expressly advocating” as any communication that

(a) Uses phrases such as “vote for the President,” “re-elect your Congressman,” “support the Democratic

⁴ Neither the Summer 2002 issue of the *Credit Union Advocate*, nor any of the other activity discussed in this Response, was coordinated with any federal candidate. Earl Aff ¶ 14

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nominee," "cast you ballot for the Republican challenger for U.S. Senate in Georgia," "Smith for Congress," "Bill McKay in '94," "vote Pro-Life," or "vote Pro-Choice" accompanied by a listing of clearly identified candidates described as Pro-Life or Pro-Choice, "vote against Old Hickory," "defeat" accompanied by a picture of one or more candidate(s), "reject the incumbent," or communications of campaign slogan(s) or individual word(s), which in context can have no other reasonable meaning than to urge the election or defeat of one or more clearly identified candidate(s), such as posters, bumper stickers, advertisements, etc. which say "Nixon's the One," "Carter '76," "Reagan/Bush" or "Mondale!".

11 C.F.R. § 100.22(a).⁵

As one can tell from the poll questionnaire, attached at Tab 8 to the Earl Affidavit, the June, 2002, League poll did not expressly advocate the election or defeat of a federal candidate. The poll simply queried likely Republican primary voters' views about certain issues, evaluated name identification, and performed some biographical work. The poll was conducted in order to determine whether the Credit Unions would undertake any communications to their individual members as allowed by federal law. Earl Aff. ¶ 16. Finally, the poll was not shared with any candidate for federal office. *Id.* ¶ 17. Since the poll did not contain express

⁵ Subsection (b) of section 100 22 has been declared unconstitutional as applied in two federal judicial circuits See Me Right to Life Comm v FEC, 98 F 3d 1 (1st Cir 1996), Va Soc'y for Human Life, Inc v FEC, 263 F 3d 379, 392 (4th Cir 2001)

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advocacy, the Credit Unions and League did not improperly fail to report the poll expenses to the FEC.

E. Neighborhood Canvassing

The Complaint alleges that "Respondents had employees use work time to walk door-to-door in First Congressional District neighborhoods expressly advocating votes for Rob Bishop." Complaint at 5. No such activity occurred. Representatives of the Credit Unions have identified only three executives, all of them from Goldenwest Credit Union ("Goldenwest"), who canvassed neighborhoods, but only as volunteers for the Bishop campaign during their lunch hours, see Affidavit of Shelley B. Clarke ¶¶ 2-3, attached hereto at Tab B [hereinafter Clarke Aff.]. No Credit Union or League employee, including these three executives, canvassed First Congressional District neighborhoods or solicited votes door-to-door during regular work hours. See Clarke Aff. ¶¶ 2, 3; Earl Aff. ¶ 18; Affidavit of Trena E. Anderson, attached hereto at Tab C; Affidavit of Dennis Child, attached hereto at Tab D; Affidavit of Steven Christensen, attached hereto at Tab E; Affidavit of Randy S. Gailey, attached hereto at Tab F; Affidavit of Fred Nydegger, attached hereto at Tab G; Affidavit of Diona Perry, attached hereto at Tab H. The affidavits stand uncontradicted by the allegations and lack of evidence presented in the Complaint.

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In the case of the three Goldenwest executives, their volunteer activity occurred during lunch hour, did not take place at the credit union's facilities, and did not interfere with their ability to perform their normal daily work. Clarke Aff. ¶ 2. No executive or employee of Goldenwest, the League, or any of the other Credit Unions were compensated to canvass voters, during regular work hours or otherwise. See Clarke Aff. ¶¶ 4; Earl Aff. ¶ 18; Affidavit of Trena E. Anderson ¶ 4; Affidavit of Dennis Child ¶ 4; Affidavit of Steven Christensen ¶ 4; Affidavit of Randy S. Gailey ¶ 4; Affidavit of Fred Nydegger ¶ 4; Affidavit of Diona Perry ¶ 4. Unreimbursed volunteer activity by individuals is not a "contribution" under the Act. 11 C.F.R. § 100.7(b)(3).

CONCLUSION

Based upon the affidavits and documentation submitted by the Credit Unions and the League, it is clear that no Credit Union or League employee canvassed the neighborhoods of the First Congressional district during business hours or for compensation by the Credit Unions or the League. Furthermore, the Credit Unions and League were not required to report the expenses connected with the June, 2002, poll since the poll did not contain express advocacy, and were not required to report expenses connected to the *Credit Union Advocate* since the Summer 2002 issue was primarily devoted to topics other than the election or defeat

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of a federal candidate. Finally, the Credit Unions fully and timely reported the expenses directly attributable to their telephone messages and postcard flyers. No Credit Union underreported its expenses or failed to report other expenses.

As a result of the facts discussed above, the Commission should find no reason to believe that the Credit Unions or the League violated the federal election law. The facts and law presented herein directly refute the charges alleged in the Complaint, charges which were based upon factual speculation and faulty legal premises. For these reasons, the Commission should find no reason to believe any violation has occurred.

Sincerely,



Jan Witold Baran
D. Mark Renaud

Counsel to Box Elder County Credit Union, Deseret First Credit Union,
Goldenwest Credit Union, Horizon Credit Union, Mountain America Credit
Union, Tooele Federal Credit Union, USU Community Credit Union, and Utah
League of Credit Unions

SECRET

TAB A

Affidavit of Scott G. Earl

1. My name is Scott G. Earl, and I am President and Chief Executive Officer of the Utah League of Credit Unions ("League"). I have been President and CEO of the League for 12 years. The League, located in Salt Lake City, Utah, is exempt from taxation under section 501(c)(6) of the Internal Revenue Code.

2. Box Elder County Credit Union, Deseret First Credit Union, Goldenwest Credit Union, Horizon Credit Union, Mountain America Credit Union, Tooele Federal Credit Union, and USU Community Credit Union (collectively the "Credit Unions") are all member credit unions of the League. In 2002, all of the Credit Unions were state-chartered credit unions except for Tooele Federal Credit Union and Box Elder County Credit Union, which were (and continue to be) federally-chartered credit unions. Subsequently, Goldenwest Credit Union, USU Community Credit Union, and Mountain America Credit Union became federally-chartered credit unions. The federally-chartered credit unions are exempt from taxation under section 501(c)(1) of the Internal Revenue Code. The state-chartered credit unions are exempt from taxation under section 501(c)(14) of the Internal Revenue Code.

3. I have personal knowledge about the credit union flyers, telephone messages, newsletter, and poll mentioned in the Complaint filed by Seldon O. Young in what has been designated Matter Under Review 5381 by the Federal Election Commission ("FEC" or "Commission").

4. The Credit Unions mailed a total of approximately 110,000 postcards to their respective individual credit union members in the First Congressional District of Utah, with individual mailings occurring on June 14, June 18, June 20, and June 21, 2002. The four mailings reached approximately 27,500 individual credit union members. Representative copies of the postcards are attached hereto at Tab 1. The Credit Unions did not send postcards to all of their members in the First Congressional District. Rather, the Credit Unions reduced the number of member-recipients by merging credit union member lists with public records of primary participants, records which are available from the county clerks.

5. Each credit union paid the production, printing, mailing, and handling costs attributable to the postcards sent to its members. Invoices from CU-Serve (for production and printing) and Salt Lake Mailing and Printing (for postage and handling) are attached hereto at Tab 2. (It should be noted that the Tooele Federal Credit Union pre-paid postage in excess of the actual postage charges incurred. The actual amount of postage used for Tooele Federal Credit Union flyers and ultimately paid by Tooele Federal Credit Union is reflected in the post office receipts attached hereto at Tab 3.)

6. Each credit union reported the expenses it paid for the production, printing, mailing, and handling of the flyers on FEC Forms 7 filed on July 15, 2002, with the FEC. These reports are available on the Commission's website.

7. Tooele Federal Credit Union, Mountain America Credit Union, and Deseret First Credit Union sent recorded telephone messages to individual members of their respective credit unions. The script of the phone messages is attached hereto at Tab 4.

8. Tooele Federal Credit Union paid \$2,035.47 for member phone messages made on June 21 and June 24, 2002. Mountain America Credit Union paid \$631.98 for member phone messages also made on June 24, 2002. Deseret First Credit Union paid \$1,562.80 for member phone messages made on June 20 and June 24, 2002. The invoices from Weblink Services Inc. are attached hereto at Tab 5.

9. Each of these three credit unions reported their expenses associated with the telephone messages on FEC Forms 7 filed on July 15, 2002, with the FEC. These reports are available on the Commission's website. No other credit union sent recorded phone messages to their members.

10. In June, 2002, the League's member credit unions from across the state mailed the Summer 2002 issue of *Credit Union Advocate* to 300,000 politically active credit union members across the state of Utah. Box Elder County Credit Union, Horizon Credit Union, and USU Community Credit Union did not send out copies of this issue of the *Credit Union Advocate*. A copy of the Summer 2002 issue of the *Credit Union Advocate* is attached hereto at Tab 6.

11. The *Credit Union Advocate* is a regular publication of the League and its member credit unions. The *Credit Union Advocate* is published approximately every quarter and has been published since the Fall of 2001.

12. The cost of the printing, mailing, and handling of the *Credit Union Advocate* is paid by the respective member credit unions of the League. The cost is allocated among the member credit unions based upon the number of a credit union's members receiving the particular issue of the *Credit Union Advocate*. This payment arrangement was used for the Summer 2002 issue of the *Credit Union Advocate*. Copies of the invoices received by and paid by the Credit Unions (except for Box Elder County Credit Union, Horizon Credit Union, and USU Community Credit Union, which did not participate) for the Summer 2002 issue of the *Credit Union Advocate* are attached at Tab 7.

13. The League did not pay the printing, mailing, or handling costs of the Summer 2002 issue of the *Credit Union Advocate*.

14. The Summer 2002 issue of the *Credit Union Advocate*, the Credit Union postcard flyers, and the Credit Union recorded telephone messages were not coordinated with any candidate for federal office.

15. In early June, 2002, the League commissioned a poll of likely Republican primary voters in the First Congressional District of Utah. A copy of the poll is attached hereto at Tab 8.

16. The League and Credit Unions used the results of the poll to determine whether or not the Credit Unions should send communications to their individual credit union members about the 2002 Republican primary election in the First Congressional District

17 The results of the poll were not shared with any candidate for federal office, nor was the poll coordinated with any federal candidate.

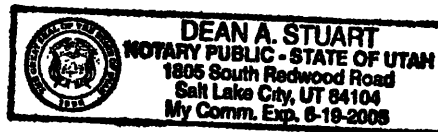
18. I am not aware of any Credit Union or League employee canvassing neighborhoods in the First Congressional District during normal business hours and urging individuals to vote for or against a particular candidate for federal office


Scott G. Earl

9-24-03
Date

Sworn and subscribed to
Before me this 24th day of
September, 2003.


Notary Public



My Commission expires 6-19-05

ATTACHMENT 1

Credit Unions Still Outpoll Banks, Thrifts When it Comes to Customer Service

– *American Banker Online*

College credit
unions may
offer students
a better deal
on savings
and loans

– *Kiplinger's*

It seems everyone
likes the benefits of
credit unions.

Credit Unions Get
Competitive in
Online Banking

– *The Wall Street Journal Online*

**CONSIDER A CREDIT UNION: THEY
OFFER COMPELLING ADVANTAGES**

– *The Motley Fool*

Except the banks.

The banking industry's lobbyists in Washington are trying to persuade Congress to limit the benefits offered by credit unions.

We need our next congressman to tell the banks no.

Kevin Garn is the chairman of a bank board of directors and represented banking interests in the state legislature.

Rob Bishop is a credit union member like you. He fought at the legislature to protect the benefits of credit union members. In Congress Rob Bishop will stand up to the banks.

That's why we urge you to vote for Republican Rob Bishop on June 25.

utah's
Credit Unions
"the choice of utah families"


A vote for
Rob Bishop is
a vote for your
credit union.

Deer Creek First Credit Union
147 North 200 West
Salt Lake City, UT 84103

PRST STD
US POSTAGE
PAID
PERMIT 571
SLC, UT

field1
field2
field3
field4
field5
field6
City St ZIP+4

Rob Bishop is a parent, husband, and educator. He faces the same financial challenges you encounter in raising a family here in Utah.



He also recognizes how important your credit union is in helping you meet those challenges. That's why he needs your support on June 25.

**A vote for
Rob Bishop is
a vote for your
credit union.**

Rob Bishop will fight against those who would take away the benefits your credit union offers. Locally and nationally, there are groups working to eliminate the advantages you receive from your credit union for personal gain.

Mountain America Credit Union
PO BOX 45001
Salt Lake City, UT 84111

PRST STD
US POSTAGE
PAID
Permit 571
SLC, UT

Rob Bishop will work to make sure your credit union stays here to provide you with better rates and lower fees.

Credit unions are an important part of your family's economic health, and they're important to Rob Bishop.

Because Rob Bishop supports Utah's credit unions and the families they work for, Utah's credit unions urge you to vote for Republican Rob Bishop on June 25.

**utah's
Credit Unions**
"the choice of utah families"

*****AUTOCR**R002 T1 P1
Craig Anderson
345 E Clark St
Grantsville UT 84029-9355



You and your family have a financial stake in the this year's primary election.

Vote Tuesday, June 25.

Vote Rob Bishop for Congress.

Tooele Federal Credit Union
562 N Main St
Tooele, UT 84074-0720

PRST STD
US POSTAGE
PAID
PERMIT 571
SLC, UT

The economic benefits you enjoy as a member of our credit union can be protected with a vote for Republican Rob Bishop on June 25.

He's the one candidate for Congress with a proven record of support for Utah's credit unions.

This Tuesday, June 25, we urge you to vote for Republican Rob Bishop. Polls are open from 7 a.m. to 8 p.m.

A vote for
Rob Bishop is
a vote for your
credit union.

utah's
Credit Unions
"the choice of utah families"

field1
field2
field3
field4
field5
field6
City St ZIP+4

What do
you value
most
from your
credit
union?

No Fees

Low Loan Rates

Free Electronic Services

Quality Service

Equal Opportunity

Convenient

Higher Return
on Savings

Isn't that
something
you want
your next
congressman
to protect?

Unfortunately the Republican candidates for Congress from this district differ on how they feel about your credit union.

Rob Bishop

Credit union member? Yes, he's one of you

Freedom of choice in financial institutions? Yes, he believes you should be able to choose a credit union to manage your finances

Branching restrictions on credit unions? No, he supports allowing your credit union to build branches to better serve you.

Kevin Garn

No, he's a bank board chairman

No, he's opposed to you choosing the credit union of your choice

Yes, he supports restricting your credit union's ability to build enough branches to conveniently serve you

You can make a difference!

Your vote in the Republican Primary on June 25 is a vote to protect you, your family, and your financial security.

Utah's
Credit Unions
"the choice of Utah families"

A vote for
Rob Bishop is
a vote for your
credit union.

Golden West Credit Union
PO Box 1111
Ogden, UT 84402

PRST STD
US POSTAGE
PAID
PERMIT 571
SLC, UT

Neal William Stephenson
779 S 125 W
Layton UT 84041-3545

ATTACHMENT 2

Sep 22 03 10:05a

09/18/03 THU 12:54 FAX



Postage Invoice

INVOICE #
BB10017-POS

DATE
08/13/02

BILL TO:

Mountain America Credit Union
880 S 200 E
Salt Lake City UT 84111
Phone: 801-325-6308
Fax: 801-325-6395

SHIP TO:

Lyn Dye

P.O. NUMBER	TERMS	REP	SHIP	VIA	F.O.B.	PROJECT
	Due on receipt	Bart	08/13/02			Get Out The Vote Postcard 4 -versions
QUANTITY	ITEM CODE	DESCRIPTION			PRICE EACH	AMOUNT
		Get Out the Vote Postcard x 4				
		Pre-Payment Estimated Postage				
23,272	Standard Mail				80.157	\$3,843.96
	Sales Tax				5.60%	\$8.00

6-19-02 Please Pay
Shenwood

Total **\$3,843.96**

(801) 974-7600 • 1841 S. Pioneer Road • Salt Lake City, UT 84104 • Fax: (801) 974 - 3047

Accounts beyond scheduled terms will be subject to a finance charge of 1 1/2% per month (18% annual rate)
Customer agrees to pay all costs of collection and reasonable attorneys fees should collection become necessary.



Salt Lake Mailing and Printing



Invoice

DATE INVOICE #

6/28/2002 BB10017

BILL TO

MOUNTAIN AMERICA CREDIT UNION
PO BOX 45001
SALT LAKE CITY, UT 84145-0001

SHIP TO

Salt Lake
Mailing & Printing

P.O. NUMBER	TERMS	REP	SHIP	VIA	F O.B	PROJECT
BB10017	Due on receipt	BB	6/13/2002			
QUANTITY	ITEM CODE	DESCRIPTION			PRICE EACH	AMOUNT
ROB BISHOP POSTCARD						
23,272	CASS & PAVE	CASS & PAVE			0.0065	151.27
23,272	INK	INK JET ADDRESS, SORT, WRAP, DELIVER TO POST OFFICE.			0.0195	453.80
23,272	M/S	MAILING SERVICE			0.01	232.72
23,272	POSTAGE	POSTAGE USED			0.15658	3,643.96
		SALES TAX			6.60%	0.00

Total	\$4,481.75
Payments/Credits	\$-3,643.96
Balance Due	\$837.79

(801) 974-7600 • 1841 S. Pioneer Road • Salt Lake City, UT 84104 • Fax: (801) 974 - 3047

Accounts beyond scheduled terms will be subject to a finance charge of 1 1/2% per month (18% annual rate).
Customer agrees to pay all costs of collection and reasonable attorneys fees should collection become necessary.

CU-Serve

1805 S. Redwood Road
Salt Lake City, UT 84104

Invoice

DATE	INVOICE #
6/30/2002	4030

BILL TO

Mountain America Credit Union
P O Box 45001
660 South 200 East
Salt Lake City UT 84111-3853

P.O. NO.

TERMS

PROJECT

Printing

QUANTITY

DESCRIPTION

RATE

AMOUNT

23,272

Rob Bishop Cards
Utah Sales Tax

0 0529
6 60%

1,231 09T
81.25

Total

\$1,312 34

Salt Lake Mailing and Printing

Invoice

DATE INVOICE #

7/2/2002 BB10033

BILL TO

GOLDEN WEST CREDIT UNION
PO BOX 1111
OGDEN, UT 84402



P.O. NUMBER	TERMS	REP	SHIP	VIA	F.O.B.	PROJECT
BB10033	Due on receipt	BB	6/13/2002			
QUANTITY	ITEM CODE	DESCRIPTION			PRICE EACH	AMOUNT
		ROB BISHOP POSTCARD				
12,644	CASS & PAVE	CASS & PAVE			0.0065	82.19
12,644	INK	INK JET ADDRESS SORT WRAP DELIVER TO POST OFFICE.			0.0195	246.56
12,644	M/S	MAILING SERVICE			0.01	126.44
12,644	POSTAGE	POSTAGE USED			0.15646	1,978.32
		SALES TAX			0.60%	0.00

Total \$2,433.51

Payments/Credits \$0.00

Balance Due \$2,433.51

(801) 974-7600 • 1841 S. Pioneer Road • Salt Lake City, UT 84104 • Fax: (801) 974 - 3047

Accounts beyond scheduled terms will be subject to a finance charge of 1 1/2% per month (18% annual rate).

Customer agrees to pay all costs of collection and reasonable attorneys fees should collection become necessary.

CU-Serve

1805 S. Redwood Road
Salt Lake City, UT 84104

Invoice

DATE	INVOICE #
6/30/2002	4032

BILL TO

GoldenWest Credit Union
P O Box 1111
Ogden, Ut 84402

P.O. NO.**TERMS****PROJECT**

Printing

QUANTITY**DESCRIPTION****RATE****AMOUNT**

12,644

Rob Bishop Cards
Utah Sales Tax0 0529
6.60%668.87T
44.15**Total****\$713.02**

CU-Serve

1805 S. Redwood Road
Salt Lake City, UT 84104

Invoice

DATE	INVOICE #
6/30/2002	4028

BILL TO

Deseret First Credit Union
147 North 200 West
Salt Lake City UT 84103

P.O. NO.	TERMS	PROJECT
Printing		

QUANTITY	DESCRIPTION	RATE	AMOUNT
12,428	Rob Bishop Cards	0.0529	657.44T
	Utah Sales Tax	6.60%	43.39

Total

\$700.83

Salt Lake Mailing and Printing

Invoice

DATE 6/28/2002
INVOICE # BB10023



BILL TO

DESERET FIRST CREDIT UNION
147 N SECOND WEST
PO BOX 45046
SALT LAKE CITY UT 84145

P.O. NUMBER	TERMS	REP	SHIP	VIA	F.O.B.	PROJECT
BB10023	Due on receipt	BB	6/21/2002			
QUANTITY	ITEM CODE	DESCRIPTION			PRICE EACH	AMOUNT
		ROB BISHOP POSTCARD				
12,428	CASS & PAVE	CASS & PAVE			0.0065	80.78
12,428	INK	INK JET ADDRESS, SORT, WRAP, DELIVER TO POST OFFICE			0.0195	242.35
12,428	M/S	MAILING SERVICE			0.01	124.28
12,428	POSTAGE	POSTAGE USED			0.15726	1,954.44
		SALES TAX			6.60%	0.00

Total \$2,401.85

Payments/Credits \$-1,954.44

Balance Due \$447.41

(801) 974-7600 • 1841 S. Pioneer Road • Salt Lake City, UT 84104 • Fax: (801) 974 - 3047

Accounts beyond scheduled terms will be subject to a finance charge of 1 1/2% per month (18% annual rate).

Customer agrees to pay all costs of collection and reasonable attorneys fees should collection become necessary



Postage Invoice

INVOICE #
BB10023-POSDATE
06/13/02

BILL TO:

Deseret First Credit Union
147 North 200 West
Salt Lake City UT 84103
Phone: 801-535-0586
Fax: 801-530-0879

SHIP TO:

James MacPherson

P.O. NUMBER	TERMS	REP	SHIP	VIA	F O.B	PROJECT
	Due on receipt	Bert	06/13/02			Get Out The Vote Postcard 4 -versions
QUANTITY	ITEM CODE	DESCRIPTION			PRICE EACH	AMOUNT
		Get Out the Vote Postcard x 4				
		Pre-Payment Estimated Postage				

12,428

Standard Mail
Sales Tax\$0.157
6.80%\$1,954.44
\$0.00

- Ask Trenor -
cc for Political Involvement

need check today
deliver to James

Total

\$1,954.44

Salt Lake Mailing and Printing

Invoice

DATE 6/28/2002
INVOICE # BB10032



BILL TO

TOOELE FEDERAL CREDIT UNION
PO BOX 720
TOOELE, UT 84074-0720

P.O. NUMBER	TERMS	REP	SHIP	VIA	F.O.B.	PROJECT
4154	Due on receipt	BB	6/21/2002			
QUANTITY	ITEM CODE	DESCRIPTION			PRICE EACH	AMOUNT
		ROB BISHOP POSTCARD				
10,906	CASS & PAVE	CASS & PAVE			0.0065	70.89
10,906	INK	INK JET ADDRESS, SORT, WRAP, DELIVER TO POST OFFICE.			0.0195	212.67
10,906	M/S	MAILING SERVICE			0.01	109.06
10,906	POSTAGE	POSTAGE USED			0.15158	1,653.18
		SALES TAX			6.60%	0.00

Total \$2,045.80

Payments/Credits \$-1,653.18

Balance Due \$392.62

(801) 974-7600 • 1841 S. Pioneer Road • Salt Lake City, UT 84104 • Fax: (801) 974 - 3047

Accounts beyond scheduled terms will be subject to a finance charge of 1% per month (18% annual rate)
Customer agrees to pay all costs of collection and reasonable attorneys fees should collection become necessary

TFCU

Tooele Federal Credit Union

562 N. Main
P.O. Box 720
Tooele, UT 84074**Purchase Order**

DATE

P.O. NO

6/17/2002

4154

VENDORSalt Lake Mailing & Printing
1841 S Pioneer Road
Salt Lake City, UT 84104**SHIP TO**Tooele Federal Credit Union
562 N Main
Tooele, UT 84074**TERMS****DUE DATE**

Due on Receipt

6/17/2002

ORDERED BY**DEPARTMENT**

Kon Hoyt

Marketing

APPROVED BY**DATE**

6/17/02

VENDOR INVOICE

BB10022-POS

DESCRIPTION	QTY	RATE	BRANCH	ACCOUNT	AMOUNT
Postage costs for Advocate Newsletter		2,806.35			2,806.35
Postage costs for Get Out the Vote Postcard		1,865.88			1,865.88

We have purchased 18,709 Advocate Newsletters from the Utah League of Credit Unions and authorize Salt Lake Mailing & Printing to mail these newsletters on our behalf.


Jeff Shaw CFO
Tooele Federal Credit Union**PAID IN FULL**1,653.18 Applied to Bishop
3,019.05 Applied to Advertiser
4,672.23**Total**

\$4,672.23

Federal Tax Exempt:

CU-Serve

1805 S. Redwood Road
Salt Lake City, UT 84104

Invoice

DATE	INVOICE #
6/30/2002	4024

BILL TO

Tooele Federal Credit Union
P.O. Box 720
562 N. Main St.
Tooele UT 84074-0720

P.O. NO.	TERMS	PROJECT
Printing		

QUANTITY	DESCRIPTION	RATE	AMOUNT
10,906	Rob Bishop cards	0.0529	576.93

Total

\$576.93

Sent By: Salt Lake Mailing & Printing;

801 974 3047;

Jun-13-02 12:54;



Postage Invoice

INVOICE #
BB10027-POS

DATE
06/13/02

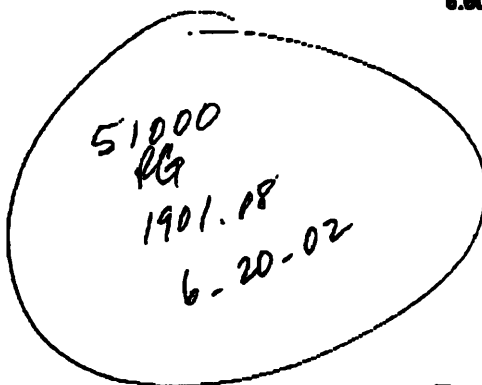
BILL TO:

Horizon Credit Union
PO Box 687
Farmington UT 84026
Phone: 801-451-5064
Fax: 801-451-5078

SHIP TO:

Page Bennett

P.O. NUMBER	TERMS Due on receipt	REP Ben	SHIP 06/13/02	VIA	F.O.B.	PROJECT Get Out The Vote Postcard 4 -versions
QUANTITY	ITEM CODE	DESCRIPTION Get Out the Vote Postcard x 4 Pre-Payment Estimated Postage			PRICE EACH	AMOUNT
12,184	Standard Mail Sales Tax				\$0.156 6.80%	\$1,901.08 \$0.00



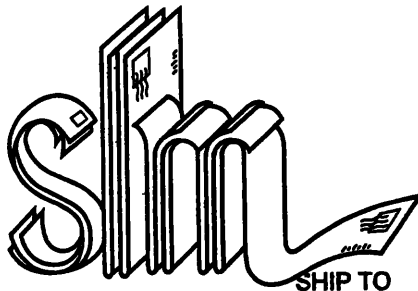
Total \$1,901.08

(801) 974-7600 • 1841 S. Pioneer Road • Salt Lake City, UT 84104 • Fax: (801) 974 - 3047

Accounts-beyond scheduled terms will be subject to a finance charge of 1% per month (18% annual rate).
Customer agrees to pay all costs of collection and reasonable attorneys fees should collection become necessary.

Salt Lake Mailing and Printing

Invoice



DATE

INVOICE #

6/28/2002

BB10027

BILL TO

HORIZON CREDIT UNION
PAGE BENNETT
PO BOX 687
FARMINGTON UT 84025

SHIP TO

Salt Lake Mailing & Printing
HORIZON CREDIT UNION
PAGE BENNETT
PO BOX 687
FARMINGTON UT 84025

P.O. NUMBER	TERMS	REP	SHIP	VIA	F.O.B.	PROJECT
BB10027	Net 15	DAM	6/21/2002			
QUANTITY	ITEM CODE	DESCRIPTION			PRICE EACH	AMOUNT
ROB BISHOP POSTCARD						
12,184	CASS & PAVE	CASS & PAVE			0.0065	79.20
12,184	INK	INK JET ADDRESS, SORT, WRAP, DELIVER TO POST OFFICE.			0.0195	237.59
12,184	M/S	MAILING SERVICE			0.01	121.84
12,184	POSTAGE	POSTAGE USED			0.15603	1,901.08
		Out-of-state sale, exempt from sales tax				0.00

Total \$2,339.71

Payments/Credits \$-1,901.08

Balance Due \$438.63

(801) 974-7600 • 1841 S. Pioneer Road • Salt Lake City, UT 84104 • Fax: (801) 974 - 3047

Accounts beyond scheduled terms will be subject to a finance charge of 1% per month (18% annual rate).
Customer agrees to pay all costs of collection and reasonable attorneys fees should collection become necessary.

CU-Serve

1805 S. Redwood Road
Salt Lake City, UT 84104

Invoice

DATE	INVOICE #
6/30/2002	4026

BILL TO

Horizon Credit Union
P.O. Box 687
225 South 200 West
Farmington UT 84025

P.O. NO.

TERMS

PROJECT

Printing

QUANTITY

DESCRIPTION

RATE

AMOUNT

12,184

Rob Bishop Cards
Utah Sales Tax

0.0529
6 60%

644.53T
42.54

Total

\$687.07

Salt Lake Mailing and Printing

Invoice

DATE 7/2/2002 INVOICE # BB10030



BILL TO

BOX ELDER COUNTY CREDIT UNION
PO BOX 624
BRIGHAM CITY, UT 84302

P.O. NUMBER	TERMS	REP	SHIP	VIA	F.O.B.	PROJECT
-------------	-------	-----	------	-----	--------	---------

BB10030	Due on receipt	BB	6/20/2002			
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QUANTITY	ITEM CODE	DESCRIPTION	PRICE EACH	AMOUNT
----------	-----------	-------------	------------	--------

ROB BISHOP POSTCARD

8,676	CASS & PAVE	CASS & PAVE	0.0065	56.39
8,676	INK	INK JET ADDRESS. SORT. WRAP. DELIVER TO POST OFFICE	0.0195	169.18
8,676	M/S	MAILING SERVICE	0.01	86.76
8,676	POSTAGE	POSTAGE USED	0.14943	1,296.45
		SALES TAX	6.60%	0.00

Total \$1,608.78

Payments/Credits \$0.00

Balance Due \$1,608.78

(801) 974-7600 • 1841 S. Pioneer Road • Salt Lake City, UT 84104 • Fax: (801) 974 - 3047

Accounts beyond scheduled terms will be subject to a finance charge of 1% per month (18% annual rate)
Customer agrees to pay all costs of collection and reasonable attorneys fees should collection become necessary.

CU-Serve

1805 S. Redwood Road
Salt Lake City, UT 84104

Invoice

DATE	INVOICE #
6/30/2002	4034

BILL TO

Box Elder County Credit Union
P O Box 624
30 E 700 South
Brigham City UT 84302

P.O. NO.**TERMS****PROJECT**

Printing

QUANTITY**DESCRIPTION****RATE****AMOUNT**

8,676

Rob Bishop Cards

0.0529

458.96

Total**\$458.96**



Postage Invoice

INVOICE #
BB10031-POS

DATE
06/13/02

BILL TO:

USU Community Credit Union
PO Box 446
Logan UT 84323
Phone: 435-753-4080
Fax: 435-753-4486

SHIP TO:

Dennis Child

P.O. NUMBER	TERMS Due on receipt	REP Bert	SHIP 06/13/02	VIA	F.O.B.	PROJECT Get Out The Vote Postcard 4 -versions
QUANTITY	ITEM CODE	DESCRIPTION Get Out the Vote Postcard x 4 Pre-Payment Estimated Postage			PRICE EACH	AMOUNT
29,872	Standard Mail				\$0.162	\$4,823.64
	Sales Tax				6.60%	\$0.00

Total

\$805.40

T. L. Lina
JK

(801) 974-7600 • 1841 S. Pioneer Road • Salt Lake City, UT 84104 • Fax: (801) 974 - 3047

Accounts beyond scheduled terms will be subject to a finance charge of 1 1/2% per month (18% annual rate).

Customer agrees to pay all costs of collection and reasonable attorneys fees should collection become necessary

CU-Serve

1805 S. Redwood Road
Salt Lake City, UT 84104

Invoice

DATE	INVOICE #
6/30/2002	4033

BILL TO

USU Community Credit Union
P O BOX 446
Logan, Utah 84323

P.O. NO.

TERMS

PROJECT

Printing

QUANTITY

DESCRIPTION

RATE

AMOUNT

29,872

Rob Bishop Cards
Utah Sales Tax

0.0529
6.60%

1,580.23T
104.30

Total

\$1,684.53

Salt Lake Mailing and Printing

Invoice

DATE 7/2/2002
INVOICE # BB10031



BILL TO

USU COMMUNITY CREDIT UNION
695 E 1000 NO
PO BOX 446
LOGAN, UT 84323-0446

P.O NUMBER	TERMS	REP	SHIP	VIA	F.O.B	PROJECT
BB10031	Due on receipt	BB	6/14/2002			
QUANTITY	ITEM CODE	DESCRIPTION			PRICE EACH	AMOUNT
		ROB BISHOP POSTCARD				
29,872	CASS & PAVE	CASS & PAVE			0.0065	194.17
29,872	INK	INK JET ADDRESS. SORT. WRAP. DELIVER TO POST OFFICE.			0.0195	582.50
29,872	M/S	MAILING SERVICE			0.01	298.72
29,872	POSTAGE	POSTAGE USED			0.15143	4,523.64
		SALES TAX			6.60%	0.00

Total \$5,599.03
Payments/Credits \$-805.40
Balance Due \$4,793.63

(801) 974-7600 • 1841 S. Pioneer Road • Salt Lake City, UT 84104 • Fax: (801) 974 - 3047

Accounts beyond scheduled terms will be subject to a finance charge of 1 1/4% per month (18% annual rate)

Customer agrees to pay all costs of collection and reasonable attorneys fees should collection become necessary.

ATTACHMENT 3

United States Postal Service
Postage Statement — Standard Mail Letters and Flats
Permit Imprint

Comments
 Credit_Union_Tooele_BB100
 32_061302

Post Office: Note Mail Arrival Time
 Tooele Federal Credit Union
 562 N Main St.
 Tooele UT 84074

For pieces subject to the residual shape surcharge, use Form 3602-RS

Mailer Information	Permit Holder's Name and Address, and Email Address If Any SALT LAKE MAILING & PRINTING 1841 S PIONEER RD SALT LAKE CITY UT 84104		Telephone (801)-974-7600	Name and Address of Mailing Agent (If other than permit holder)	Telephone () - -	Name and Address of Individual or Organization for Which Mailing Is Prepared (If other than permit holder) Tooele Federal Credit Union 562 N Main St. Tooele UT 84074
	CAPS Cust. Ref. ID _____					
Mailing Info.	Dun & Bradstreet No _____		Dun & Bradstreet No _____		Dun & Bradstreet No. 81590	
	Post Office of Mailing Main Office	Processing Category (DMM C050) <input checked="" type="checkbox"/> Letters <input type="checkbox"/> Flats <input type="checkbox"/> Automation Flats (DMM C820)	Mailing Date 06/17/02	Federal Agency Cost Code	Statement Seq. No. CREDIT	Number of Containers 1' MM Trays 2' MM Trays 2' EMM Trays Sacks Pallets Other
	Permit No 571		Weight of a Single Piece _____ pounds	Total Pieces 2,605		9
	For Mail Enclosed Within Another Class <input type="checkbox"/> Periodicals <input type="checkbox"/> Bound Printed Matter <input type="checkbox"/> Library Mail <input type="checkbox"/> Media Mail <input type="checkbox"/> Parcel Post		If Sacked, Based on <input type="checkbox"/> 125 Pcs <input type="checkbox"/> 15 Lbs <input type="checkbox"/> Both		Total Weight	
Postage Computation (DMM P013)	For Automation Letters and Flats				Total From Part A (On reverse)	339.005
	For Presorted Letters and Flats				Total From Part B (On reverse)	6.422
	For Enhanced Carrier Route (ECR) Pieces	Sequencing Date: 06/17/02		Total From Part C (On reverse)	50.141	
	For All Other Pieces				Total From Part D (On reverse)	
	Postmaster Report total postage in AIC 130				Total Postage (Add lines above)	395.57
Postage Adjustment (DMM P013)	For USPS Use Only: Additional Postage Payment (State Reason)					
	Postmaster Report total adjusted postage in AIC 130					Total Adjusted Postage (Add additional postage to total postage)

Certification

The signature of a mailer certifies that he or she will be liable for and agrees to pay, subject to appeals prescribed by postal laws and regulations, any revenue deficiencies assessed on this mailing. (If this form is signed by an agent, the agent certifies that he or she is authorized to sign this statement, that the certification binds the agent and the mailer, and that both the mailer and the agent will be liable for and agree to pay any deficiencies.)

I hereby certify that all information furnished on this form is accurate, truthful, and complete; that this mailing meets all applicable CASS/MASS standards including but not limited to those for completion of PS Form 3553 and address and barcode accuracy; that the material presented qualifies for the rates of postage claimed; and that this mailing does not contain any hazardous materials prohibited by postal regulations.

I understand that anyone who furnishes false or misleading information on this form or who omits material information requested on the form may be subject to criminal sanctions (including fines and imprisonment) and/or civil sanctions (including multiple damages and civil penalties).

☐ For Enclosed Reply Pieces (Automation rates only): I certify that any letter-size cards or envelopes enclosed in the pieces described above bear the correct facing identification mark (FIM) and barcode and meet automation compatibility standards in DMM C810.

☐ For ZIP Codes (Presorted rates only): I certify that the ZIP Codes appearing on the pieces described above have been verified and corrected where necessary within 12 months of the date of this mailing using a USPS-approved method.

Signature of Permit Holder or Agent (Both principal and agent are liable for any postage deficiency incurred.) <i>Kurt P. [Signature]</i>		Telephone (801)-974-7600
Weight of a Single Piece 0 _____ pounds	Are figures at left adjusted from mailer's entries? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Total Pieces	If Yes, Reason	
Total Weight		
Total Postage		
Check One (If applicable) <input type="checkbox"/> Presort Verification <input type="checkbox"/> Not Scheduled	Date Mailer Notified	Contact By (Initials)
I CERTIFY that this mailing has been inspected concerning: (1) eligibility for postage rate claimed; (2) proper preparation (and presort where required); (3) proper completion of postage statement; and (4) payment of required annual fee.		
Verifying Employee's Signature	Verifying Employee's Name	Time AM PM

Postal Service
Statement — Standard Mail Letters and Flats
Unit Imprint

Comments:
Credit_Union_Tooele_BB100
32_061302

Post Office Note Mail Arrival Time

For pieces subject to the residual shape surcharge, use Form 3602-RS

Mailer Information	Permit Holder's Name and Address, and Email Address if Any	Telephone (801)-974-7600	Name and Address of Mailing Agent (if other than permit holder)	Telephone () - -	Name and Address of Individual or Organization for Which Mailing is Prepared (if other than permit holder)
	SALT LAKE MAILING & PRINTING 1841 S PIONEER RD. SALT LAKE CITY UT 84104		BB10032		Tooele Federal Credit Union 562 N Main St. Tooele UT 84074
Mailing Info.	CAPS Cust. Ref. ID		Dun & Bradstreet No.		Dun & Bradstreet No. 81590
	Post Office of Mailing	Processing Category (DMM C050)	Mailing Date	Federal Agency Cost Code	Statement Seq. No.
	Main Office	<input checked="" type="checkbox"/> Letters	06/13/02		CREDIT
	Permit No.	<input type="checkbox"/> Flats <input type="checkbox"/> Automation Flats (DMM C820)	Weight of a Single Piece	Total Pieces	Number of Containers
	571			3,091	1' MM Trays 2' MM Trays 10 2' EMM Trays Sacks Pallets Other
Postage Computation (DMM P013)	For Mail Enclosed Within Another Class		If Sacked, Based on		Total Weight
	<input type="checkbox"/> Periodicals <input type="checkbox"/> Bound Printed Matter <input type="checkbox"/> Library Mail <input type="checkbox"/> Media Mail <input type="checkbox"/> Parcel Post		<input type="checkbox"/> 125 Fcs <input type="checkbox"/> 15 Lbs <input type="checkbox"/> Both		
	For Automation Letters and Flats		Total From Part A (On reverse)		395.080
	For Presorted Letters and Flats		Total From Part B (On reverse)		4.620
	For Enhanced Carrier Route (ECR) Pieces	Sequencing Date: 06/13/02	Total From Part C (On reverse)		66.766
	For All Other Pieces		Total From Part D (On reverse)		
	Postmaster Report total postage in AIC 130.		Total Postage (Add lines above)		466.47
	For USPS Use Only: Additional Postage Payment (See reason)				
	Postmaster Report total adjusted postage in AIC 130		Total Adjusted Postage (Add additional postage to total postage)		

Certification

The signature of a mailer certifies that he or she will be liable for and agrees to pay, subject to appeals prescribed by postal laws and regulations, any revenue deficiencies assessed on this mailing. (If this form is signed by an agent, the agent certifies that he or she is authorized to sign this statement, that the certification binds the agent and the mailer, and that both the mailer and the agent will be liable for and agree to pay any deficiencies.)

I hereby certify that all information furnished on this form is accurate, truthful, and complete; that this mailing meets all applicable CASS/MASS standards including but not limited to those for completion of PS Form 3553 and address and barcode accuracy; that the material presented qualifies for the rates of postage claimed; and that this mailing does not contain any hazardous materials prohibited by postal regulations.

I understand that anyone who furnishes false or misleading information on this form or who omits material information requested on the form may be subject to criminal sanctions (including fines and imprisonment) and/or civil sanctions (including multiple damages and civil penalties).

☐ For Enclosed Reply Pieces (Automation rates only): I certify that any letter-size cards or envelopes enclosed in the pieces described above bear the correct facing identification mark (FIM) and barcode and meet automation compatibility standards in DMM C810.

☐ For ZIP Codes (Presorted rates only): I certify that the ZIP Codes appearing on the pieces described above have been verified and corrected where necessary within 12 months of the date of this mailing using a USPS-approved method.

Signature of Permit Holder or Agent (Both principal and agent are liable for any postage deficiency incurred.)

Telephone
(801)-974-7600

USPS Use Only	Weight of a Single Piece	Are figures not adjusted from mailer's entries?	
	Total Pieces	Yes <input type="checkbox"/> No <input type="checkbox"/>	
	Total Weight	Round Stamp Required	
	Total Postage		
	Check One (If applicable)	Date Mailed/Notified	By (initials)
<input type="checkbox"/> Pre-sort Verification	<input type="checkbox"/> Post-sort Verification		
I CERTIFY that this mailing has been inspected concerning (1) eligibility for postage rate claimed (2) proper preparation (and postmark where required) (3) proper completion of postage statement and (4) payment of required charges.			
Verifying Employee's Signature	Verifying Employee's Name	Title	AM PM

es Postal Service
Statement — Standard Mail Letters and Flats
-rint

Comments
Credit Union_Toele_BB100
32_061302

Post Office: Note Mail Arrival Time

pieces subject to the residual shape surcharge, use Form 3602-RS

Mailer Information	Permit Holder's Name and Address, and Email Address If Any		Telephone (801)-974-7600		Name and Address of Mailing Agent (if other than permit holder)		Telephone () -		Name and Address of Individual or Organization for Which Mailing Is Prepared (if other than permit holder)	
	SALT LAKE MAILING & PRINTING 1841 S. PIONEER RD SALT LAKE CITY UT 84104								Tooele Federal Credit Union 562 N Main St. Tooele UT 84074	
	CAPS Cust Ref ID									
	Dun & Bradstreet No				Dun & Bradstreet No				Dun & Bradstreet No 81590	
Mailing Info.	Post Office of Mailing		Processing Category (DMM C050)		Mailing Date		Federal Agency Cost Code		Statement Seq. No.	
	Main Office		<input checked="" type="checkbox"/> Letters		06/17/02				CREDIT	
	Permit No.		<input type="checkbox"/> Flats		Weight of a Single Piece				Total Pieces	
	571		<input type="checkbox"/> Automation Flats (DMM C820)						2,605	
Postage Computation (DMM P013)	For Mail Enclosed Within Another Class		Library Mail		Media Mail		Parcel Post		If Sacked, Based on	
	<input type="checkbox"/> Periodicals <input type="checkbox"/> Bound Printed Matter		<input type="checkbox"/> Library Mail		<input type="checkbox"/> Media Mail		<input type="checkbox"/> Parcel Post		<input type="checkbox"/> 125 Pcs <input type="checkbox"/> 15 Lbs <input type="checkbox"/> Both	
	For Automation Letters and Flats				Total From Part A (On reverse)				339.005	
	For Presorted Letters and Flats				Total From Part B (On reverse)				6.422	
Postage Computation (DMM P013)	For Enhanced Carrier Route (ECR) Pieces		Sequencing Date: 06/17/02		Total From Part C (On reverse)				50.141	
	For All Other Pieces				Total From Part D (On reverse)					
	Postmaster: Report total postage in AIC 130				Total Postage (Add lines above)				395.57	
	For USPS Use Only: Additional Postage Payment (State reason)									
Postage Computation (DMM P013)	Postmaster: Report total adjusted postage in AIC 130				Total Adjusted Postage (Add additional postage to total postage)					

Certification

The signature of a mailer certifies that he or she will be liable for and agrees to pay, subject to appeals prescribed by postal laws and regulations, any revenue deficiencies assessed on this mailing (If this form is signed by an agent, the agent certifies that he or she is authorized to sign this statement, that the certification binds the agent and the mailer, and that both the mailer and the agent will be liable for and agree to pay any deficiencies.)

I hereby certify that all information furnished on this form is accurate, truthful, and complete; that this mailing meets all applicable CASS/MASS standards including but not limited to those for completion of PS Form 3553 and address and barcode accuracy, that the material presented qualifies for the rates of postage claimed, and that this mailing does not contain any hazardous materials prohibited by postal regulations

I understand that anyone who furnishes false or misleading information on this form or who omits material information requested on the form may be subject to criminal sanctions (including fines and imprisonment) and/or civil sanctions (including multiple damages and civil penalties)

☐ For Enclosed Reply Pieces (Automation rates only): I certify that any letter-size cards or envelopes enclosed in the pieces described above bear the correct facing identification mark (FIM) and barcode and meet automation compatibility standards in DMM C810.

☐ For ZIP Codes (Presorted rates only): I certify that the ZIP Codes appearing on the pieces described above have been verified and corrected where necessary within 12 months of the date of this mailing using a USPS-approved method.

Signature of Permit Holder or Agent (Both principal and agent are liable for any postage deficiency incurred.)
Hart Roberts

Telephone
(801)-974-7600

USPS Use Only	Weight of a Single Piece		Are figures at left adjusted from mailer's entries		<input type="checkbox"/> Yes <input type="checkbox"/> No	
	0 pounds		If Yes, Reason			
	Total Pieces		Total Weight			
	Total Postage					
USPS Use Only	Check One (if applicable)		Date Mailed Notified		Contact	
	<input type="checkbox"/> Presort Verification					
	<input type="checkbox"/> Not Scheduled					
	<input type="checkbox"/> Presort Verification Performed as Scheduled					
USPS Use Only	CERTIFY that this mailing has been inspected concerning: (1) eligibility for postage rate claimed; (2) proper preparation (and presort where required); (3) proper completion of postage statement; and (4) payment of required annual fee.					
	Verifying Employee's Signature		Verifying Employee's Name		Time	



United States Postal Service
Postage Statement — Standard Mail Letters and Flats
Permit Imprint

Comments
 Credit_Union_Tooele_BB100
 32_061302

Post Office Note Mail Arrival Time

For pieces subject to the residual shape surcharge, use Form 3602-RS

Mailer Information	Permit Holder's Name and Address, and Email Address If Any		Telephone (801)-974-7600		Name and Address of Mailing Agent (If other than permit holder)		Telephone () -		Name and Address of Individual or Organization for Which Mailing Is Prepared (If other than permit holder)	
	SALT LAKE MAILING & PRINTING 1841 S. PIONEER RD. SALT LAKE CITY UT 84104								Tooele Federal Credit Union 562 N Main St. Tooele UT 84074	
	CAPS Cust. Ref. ID				Dun & Bradstreet No				Dun & Bradstreet No 81590	
	Post Office of Mailing		Processing Category (DMM C050)		Mailing Date		Federal Agency Cost Code		Statement Seq. No.	
Mailing Info.	Main Office		<input checked="" type="checkbox"/> Letters		06/21/02				CREDIT	
	Permit No.		<input type="checkbox"/> Flats		Weight of a Single Piece				Total Pieces	
	571		<input type="checkbox"/> Automation Flats (DMM C820)				pounds		2,605	
	For Mail Enclosed Within Another Class		<input type="checkbox"/> Library Mail		If Sacked, Based on				Total Weight	
Postage Computation (DMM P013)	<input type="checkbox"/> Periodicals <input type="checkbox"/> Bound Printed Matter		<input type="checkbox"/> Media Mail		<input type="checkbox"/> Parcel Post		<input type="checkbox"/> 125 Pcs <input type="checkbox"/> 15 Lbs <input type="checkbox"/> Both			
	For Automation Letters and Flats				Total From Part A (On reverse)				339.005	
	For Presorted Letters and Flats				Total From Part B (On reverse)				6.422	
	For Enhanced Carrier Route (ECR) Pieces				Sequencing Date: 06/17/02		Total From Part C (On reverse)		50.141	
Certification	For All Other Pieces				Total From Part D (On reverse)					
	Postmaster Report total postage in AIC 130				Total Postage (Add lines above) →				395.57	
	For USPS Use Only: Additional Postage Payment (State reason)									
	Postmaster Report total adjusted postage in AIC 130				Total Adjusted Postage (Add additional postage to total postage) →					

The signature of a mailer certifies that he or she will be liable for and agrees to pay, subject to appeals prescribed by postal laws and regulations, any revenue deficiencies assessed on this mailing. (If this form is signed by an agent, the agent certifies that he or she is authorized to sign this statement, that the certification binds the agent and the mailer, and that both the mailer and the agent will be liable for and agree to pay any deficiencies.)

I hereby certify that all information furnished on this form is accurate, truthful, and complete; that this mailing meets all applicable CASS/MASS standards including but not limited to those for completion of PS Form 3553 and address and barcode accuracy, that the material presented qualifies for the rates of postage claimed; and that this mailing does not contain any hazardous materials prohibited by postal regulations

I understand that anyone who furnishes false or misleading information on this form or who omits material information requested on the form may be subject to criminal sanctions (including fines and imprisonment) and/or civil sanctions (including multiple damages and civil penalties)

☐ For Enclosed Reply Pieces (Automation rates only): I certify that any letter-size cards or envelopes enclosed in the pieces described above bear the correct facing identification mark (FIM) and barcode and meet automation compatibility standards in DMM C810.

☐ For ZIP Codes (Presorted rates only): I certify that the ZIP Codes appearing on the pieces described above have been verified and corrected where necessary within 12 months of the date of this mailing using a USPS-approved method

Signature of Permit Holder or Agent (Both principal and agent are liable for any postage deficiency incurred.)		Telephone (801)-974-7600	
Weight of a Single Piece 0 pounds		Are figures at left adjusted from mailer's entries? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Total Pieces		Total Weight	
Total Postage			
Check One (If applicable)		Date Mailing Notified	
<input type="checkbox"/> Presort Verification		<input type="checkbox"/> Presort Verification	
<input type="checkbox"/> Not Scheduled		<input type="checkbox"/> Performed as Scheduled	
I CERTIFY that this mailing has been inspected concerning: (1) eligibility for postage rate claimed; (2) proper preparation (and presort where required); (3) proper completion of postage statement; and (4) payment of required annual fee			
Verifying Employee's Signature		Verifying Employee's Name	
		Time	
		AM PM	

23.04.1959

ATTACHMENT 4

Phone script for Thursday, June 20 calls to answering machine

Hello, this is (name) (title) calling from (credit union). In the primary election campaign for First District Congress there are a number of reasons to vote for Rob Bishop. One of the most important reasons is that Rob is a credit union member and has a proven record of fighting to protect your credit unions interest. As your congressman, Rob will continue to protect your credit union. (Rob's opponent is a bank board chairman and has a record of working for the banks at the expense of credit unions.)

I encourage you to vote for Rob Bishop in next Tuesday's primary election.

Thank you for your time and please vote next Tuesday, and vote for Rob Bishop.

Let me know what you think of this script.

very close Hello, my name is Trina. I am calling with an urgent message from (credit union name.) As you know, the primary election is tomorrow. In the Republican race for congress, one candidate has a proven record of supporting and protecting credit unions. That candidate is Rob Bishop. You may have heard that recent public opinion polls show that Rob is *this race -* behind in this race. The simple fact is that there will be a very low turnout of voters in the primary election.

That is why your vote is critical.

Rob Bishop can win this election, but only if you make sure you vote tomorrow. I urge you to be sure and vote tomorrow and vote for Rob Bishop -- the one candidate who will fight to protect your credit union.

25.04.18.1961

ATTACHMENT 5

09/23/03 TUE 13 30 FAX

001

Your AccountPrint this invoice.Or, log in to view account information.**Invoice**

Weblink Services
595 South Main St.
Layton, UT 84041

Date	Invoice #
06/25/2002	104

Bill To

Mountain America Credit Un.
Lynn Dye
10670 So. 1300 East
Sandy, UT 84094

Note - calls

P.O. No.	Terms	Project
	Net 7 days	

Quantity	Description	Rate	Amount
5,518	Messaging GOTV 6/24	0.11	606.98
1	Recording, Reporting, List Mgmt.	25.00	25.00

It's been a pleasure working with you!

Total	\$631.98
--------------	-----------------

Your AccountPrint this invoice.Or, log in to view account information

YR -
271900-0000 87
Admwood 7-1-02
Please Pay

Invoice

Date	Invoice #
6/25/2002	100

Deseret First Credit Union
Trena Anderson /
Patrice Thomas
147 North 2100 West
Salt Lake City, UT 84103

Puber-
Has this
been sent?
D

P.O No	Terms	Project
	Net 7 days	

Quantity	Description	Rate	Amount
7,284	Messaging GUTV 6/20	0.11	801.24
6,656	Messaging GUTV 6/24	0.11	726.56
1	Setup, recording	25.00	25.00

a pleasure working with you!

Total

51.562 FO

Weblink Services, Inc.

595 South Main St.
Layton, UT 84041

801 544-2400

Invoice

Date	Invoice #
6/25/02	101

Wayne

OK

Bill To

Tooele Federal Credit Union
Steve Christensen Jeff Shaw
P.O. Box 720
Tooele UT 84074

F O No

Terms

Project

Net 7 days

Quantity

Description

Rate

Amount

9,331 Messaging GOTV 6/21

0.11

1,026.41

8,946 Messaging GOTV 6/24

0.11

984.06

Recording, Last Night, Reporting

25.00

25.00

Total

\$2,035.47

ATTACHMENT 6



Credit Union Advocate

Published for the benefit of Utah's 1st Credit Union Members

SUMMER 2002

Credit Union Champions

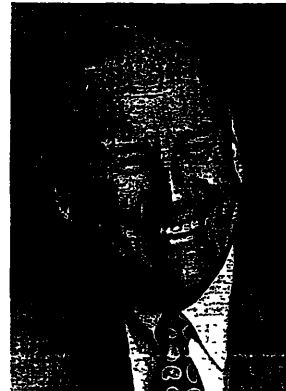
For the past 22 years Congressman Jim Hansen has represented Utah's First Congressional District. He has served with distinction, with effectiveness and has always been a friend and supporter of credit unions. Now that Congressman Hansen has decided to retire, we want to thank him for his service and wish him the very best in whatever activities he now chooses to pursue.

The question now becomes, who will take the place of Jim Hansen in Congress? The Governmental Affairs committee of the Utah League of Credit Unions has interviewed all four major party candidates vying for the 1st district. The committee chose to take no action in the Democratic primary. However, in the Republican primary the choice was clear—not only on issues pertaining to credit unions, but on issues that affect the lives of all of the citizens of Utah's First District.

We are pleased to support and recommend that your vote in the June 25 Republican primary be cast for Rob Bishop.

Rob Bishop was born and raised in Kaysville and has lived in Brigham City since 1974. He has been a teacher at Box Elder High School for over 20 years, where he presently serves as the Chair of the History Department. He served in the Utah House of Representatives for 16 years and was Speaker of the House his last two years.

The differences between Mr. Bishop and Mr. Garn—especially on issues affecting credit unions—are vast.



Congressman Jim Hansen



Rob Bishop

Rob Bishop is a teacher and a credit union member. Kevin Garn is a businessman and chairman of a bank board of directors.

Rob Bishop represented consumer and credit union issues to the legislature; Kevin Garn effectively represented the banking industry.

In short, Rob Bishop is one of us. As your congressman, he will work to make sure your credit union remains strong, accessible, and able to continue to serve you and meet your needs.

Rob Bishop also wants to strengthen our military, reduce the tax burden on Utah families, improve the education system for our children, and provide job opportunities for all our people.

In the primary election you will see two contrasting campaign styles. Kevin Garn, who is spending hundreds of thousands of dollars on television and radio ads, billboards, and other forms of campaign advertising. Rob Bishop, on the other hand, is out walking neighborhoods, meeting voters like you. We ask you to look beyond the advertising to what the candidates stand for and who will best represent you in Congress.

Your credit union needs you to vote in the primary election on June 25, and to cast your vote for Rob Bishop. ●



AMERICA'S
CREDIT
UNIONS™

Where people are
worth more than money™

Vote Rob Bishop on June 25th

People and Politics

We encourage you as credit union members to vote on June 25th and support candidates that support your credit union. The people running for office this year may well decide the future of credit unions. If you have any questions about voting please contact your Local County Clerk.

If you are planning on voting in the Republican Party primary, you must be registered as a Republican. If your current registration status lists you as unaffiliated, you may switch

to Republican at the polling station on Election Day. If you are planning on voting in the Democratic Party primary you need not be listed as a Democrat.

Your credit union encourages you to vote for consumer friendly candidates in this year's primary elections for the state legislature. The following candidates have proven records of service on behalf of consumers. ●



Brent Parker

Republican District 5

Representative Parker is running for a second term for the State House of Representatives. His district includes the Southern Cache Valley.



Paul Ray

Republican District 13

Representative Ray is running for a second term for the State House of Representatives. His district includes West Point, Sunset, Syracuse, and Clinton in Northern Davis County.



David Litvack

Democrat District 26

Representative Litvack is running for a second term for the State House of Representatives. His district includes west side/ central city sections of Salt Lake City.



Calvin Bird

Republican District 65

Calvin Bird is running for his first term in the State House of Representatives. The district includes Spanish Fork, Mapleton, and Springville.

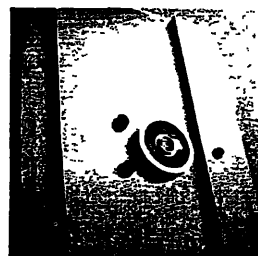
Credit Unions: Safer Than Ever

Credit unions are safer and sounder than ever.

Credit union capital is near an all-time high. Capital—reserves plus undivided earnings—is the safety cushion that protects against loss. It allows credit unions to survive recessions or turbulent financial markets. The movement-wide net capital-to-asset ratio remains close to 11.5%, according to the Credit Union National Association in Washington, D.C.

Credit unions experienced strong loan growth last year while loan losses remain low. Credit union loan portfolios typically are more stable than those of other lenders because credit unions generally make loans to their consumer-members rather than to potentially riskier commercial borrowers.

Credit unions' strength means a strong National Credit Union Share Insurance Fund (NCUSIF)—the federal deposit insurance fund that guarantees the safety of member savings. In fact, NCUSIF is on a winning streak as well. There were no insurance losses during the past two years.



Your Savings Federally Insured to \$100,000

NCUA

National Credit Union Administration • U.S. Government Agency

All credit unions are strong because you, our member-owners, are in control. You demand good member service. For the 17th consecutive time, consumers responding to the American Banker newspaper's consumer satisfaction poll say they're most satisfied with credit unions.

You demand favorable rates and fees. Credit unions remain the low-cost, high-return providers of products and services.

It's member leadership that makes our credit union and other credit unions so successful. Thanks for another great year. And here's to many more. ●

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Consumer Ire Growing Over Increase Size, Number of Bank Fees

Who could blame average bank customers today if they feel nicked and dined -- and dollared -- by their bank?

There is a fee when an account drops below its minimum balance, a \$20-plus fee for bouncing a check, fees for overdraft protection and, at some banks, a fee for using a debit card to get cash back at the grocery

Bank fees have gone through the roof, and that's put many consumers in a snit.

Banks say they have no choice. Nonbank competitors have been chewing away at their traditional money-making products -- loans -- and they need to make up the revenue.



For decades, bank fees have been growing in number and size because of their growing importance to the bottom line: Fee income represented 43 percent of net operating revenue at the nation's banks in 2000, more than twice the 18 percent it represented in 1976, according to the Federal Deposit Insurance Corp.

In 2001, fee income at commercial banks totaled \$157.2 billion

Although they are the subject of a significant amount of attention -- and outrage -- only about 17 percent of the fees come from service charges to deposit accounts, with the bulk coming from credit cards and corporate services.

Much of the discontent comes from customers who suddenly must pay fees for services that used to be free.

Banks do a dance with consumers to determine how much they can charge without losing profitable customers. But sometimes the motivation is more complex: Often, the fees are charged to customers who are deemed unprofitable or expendable. Sometimes they are imposed strategically, to encourage customers to behave in ways that benefit the bank, such as using ATMs instead of tellers. ●

Reprinted by permission.

The Salt Lake Tribune, Tuesday, May 21, 2002 By Melissa Allison

Credit Union Members Enjoy Low Fees

Bank Rank Monitor reports that bank lawyers are turning up in courtrooms a lot these days, "as consumers fight bank transaction fees through class-action lawsuits"

Credit union member have a much more effective way of influencing fees and other charges—as member-owners, you keep fees down simply by using credit union services. The more services you use, the more cost effective all services become. And credit union fees are low to begin with, because credit unions are not-for-profit cooperatives that return income to members in the form of lower fees and loan rates and higher savings rates.

Just how bad is it getting? Here are some examples:

- The Florida Public Interest Research Group estimates it could cost nonbank customers at one institution as much as \$14 to \$25 just to cash a government check or a private check drawn on another institution.
- Nationally, more than 12 million people without checking accounts are using check-cashing stores instead, to the tune of an average \$162 a year per person, according to a U.S. Public Interest Research Group (U.S. PIRG) study

- Bounced check fees drew a lawsuit for Wells Fargo Bank, based in California. Say a customer has \$95 in a checking account, but writes checks for \$30, \$25, \$20 and \$100 for a total of \$175. Bank Rate Monitor reports, "A bank that pays the smallest check first would clear the first three checks before bouncing the fourth and largest check. The customer would pay one bounced-check fee. But a bank that pays the largest check first would charge the customer fees for four bounced checks."



You and other consumers can keep fees manageable by using your accounts appropriately and by using credit union services. Call your credit union about service packages that reduce our low fees even more. You're the reason we're here, and we can help you hold the line on fees. ●

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utah's
Credit Unions
"the choice of utah families"

1805 South Redwood Rd. / P.O. Box 27277 / Salt Lake City, UT 84127

PRST STD
US POSTAGE
PAID
Permit 571
SLC, UT

23-03-11-1999



Credit Union **Advocate**

Brought to you as a cooperative
service by Utah's Credit Unions

Published for the benefit of Utah's 1.2 million
Credit Union Members



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™

Inside This Issue...

Vote Rob Bishop on the 25th.

Candidates in the Spotlight

Credit Unions Safer Than Ever

Consumer Ire Growing Over Increased
Size, Number of Bank Fees

Credit Union Members Enjoy Low Fees

25.04.40.570

ATTACHMENT 7

Salt Lake Mailing and Printing

Invoice

DATE 7/2/2002 INVOICE # BB10016



BILL TO

MOUNTAIN AMERICA CREDIT UNION
PO BOX 45001
SALT LAKE CITY, UT 84145-0001

P.O. NUMBER	TERMS	REP	SHIP	VIA	F O.B.	PROJECT
BB10016	Due on receipt	BB	7/2/2002			
QUANTITY	ITEM CODE	DESCRIPTION			PRICE EACH	AMOUNT
		THE ADVOCATE NEWSLETTER - JUNE 2002				
104,521	CASS & PAVE	CASS & PAVE			0.0018	188.14
104,521	INK	INK JET ADDRESS, SORT, WRAP, DELIVER TO POST OFFICE.			0.0172	1,797.76
104,521	M/S	MAILING SERVICE			0.006	627.13
104,521	POSTAGE	POSTAGE USED			0.151	15,782.67
		SALES TAX			6.60%	0.00

Total \$18,395.70
Payments/Credits \$-15,678.15
Balance Due \$2,717.55

(801) 974-7600 • 1841 S. Pioneer Road • Salt Lake City, UT 84104 • Fax: (801) 974 - 3047

Accounts beyond scheduled terms will be subject to a finance charge of 1 1/2% per month (18% annual rate).

Customer agrees to pay all costs of collection and reasonable attorneys fees should collection become necessary

Salt Lake Mailing and Printing

Invoice

DATE 7/2/2002 INVOICE # BB10037



BILL TO

GOLDEN WEST CREDIT UNION
PO BOX 1111
OGDEN, UT 84402

SHIP TO

**Salt Lake
Mailing & Printing**

P.O. NUMBER	TERMS	REP	SHIP	VIA	F.O.B.	PROJECT
BB10037	Due on receipt	BB	7/2/2002			
QUANTITY	ITEM CODE	DESCRIPTION			PRICE EACH	AMOUNT
THE ADVOCATE NEWSLETTER - JUNE 2002						
3,161	CASS & PAVE	CASS & PAVE			0.0018	5.69
3,161	INK	INK JET ADDRESS SORT WRAP DELIVER TO POST OFFICE			0.0172	54.37
3,161	M/S	MAILING SERVICE			0.006	18.97
3 161	POSTAGE	POSTAGE USED			0.151	477.31
		SALES TAX			6.60%	0.00

Total	\$556.34
Payments/Credits	\$0.00
Balance Due	\$556.34

(801) 974-7600 • 1841 S. Pioneer Road • Salt Lake City, UT 84104 • Fax: (801) 974 - 3047

Accounts beyond scheduled terms will be subject to a finance charge of 1 1/2% per month (18% annual rate).

Customer agrees to pay all costs of collection and reasonable attorneys fees should collection become necessary.

Salt Lake Mailing and Printing

Invoice

DATE INVOICE #

7/2/2002 BB10022

BILL TO

TOOELE FEDERAL CREDIT UNION
PO BOX 720
TOOELE, UT 84074-0720



SHIP TO

Salt Lake
Mailing & Printing
STEVEN CHRISTENSEN

P.O. NUMBER	TERMS	REP	SHIP	VIA	F.O.B.	PROJECT
4154	Due on receipt	BB	7/2/2002			
QUANTITY	ITEM CODE	DESCRIPTION			PRICE EACH	AMOUNT
THE ADVOCATE NEWSLETTER - JUNE 2002						
18,709	CASS & PAVE	CASS & PAVE			0.0018	33.68
18,709	INK	INK JET ADDRESS. SORT, WRAP, DELIVER TO POST OFFICE.			0.0172	321.79
18,709	M/S	MAILING SERVICE			0.006	112.23
18,709	POSTAGE	POSTAGE USED			0.151	2,825.06
		SALES TAX			6.60%	0.00

Total \$3,292.78

Payments/Credits \$-3,019.05

Balance Due \$273.73

(801) 974-7600 • 1841 S. Pioneer Road • Salt Lake City, UT 84104 • Fax: (801) 974 - 3047

Accounts beyond scheduled terms will be subject to a finance charge of 1 1/2% per month (18% annual rate).

Customer agrees to pay all costs of collection and reasonable attorneys fees should collection become necessary

TFCU

Tooele Federal Credit Union

562 N. Main
P.O. Box 720
Tooele, UT 84074**Purchase Order**

DATE	P.O. NO
6/17/2002	4154

VENDORSalt Lake Mailing & Printing
1841 S Pioneer Road
Salt Lake City, UT 84104**SHIP TO**Tooele Federal Credit Union
562 N Main
Tooele, UT 84074

TERMS	DUE DATE
Due on Receipt	6/17/2002

ORDERED BY	DEPARTMENT
Kon Hoyt	Marketing

VENDOR INVOICE

BB10022-POS

APPROVED BY	DATE
<i>[Signature]</i>	6/17/02

DESCRIPTION	QTY	RATE	BRANCH	ACCOUNT	AMOUNT
Postage costs for Advocate Newsletter		2,806.35			2,806.35
Postage costs for Get Out the Vote Postcard		1,865.88			1,865.88

We have purchased 18,709 Advocate Newsletters from the Utah League of Credit Unions and authorize Salt Lake Mailing & Printing to mail these newsletters on our behalf.

[Signature]
Jett Shaw CFO
Tooele Federal Credit Union

PAID IN FULL

1,653.18 Applied to Bishop
3,019.05 Applied to Address
4,672.23

Total

\$4,672.23

Federal Tax Exempt

Salt Lake Mailing and Printing

Invoice

DATE 7/2/2002
INVOICE # BB10040

BILL TO

DESERET FIRST CREDIT UNION
147 N SECOND WEST
PO BOX 45046
SALT LAKE CITY UT 84145



P.O. NUMBER	TERMS	REP	SHIP	VIA	F.O.B.	PROJECT
BB10040	Due on receipt	BB	7/2/2002			
QUANTITY	ITEM CODE	DESCRIPTION			PRICE EACH	AMOUNT
THE ADVOCATE NEWSLETTER - JUNE 2002						
3,110	CASS & PAVE	CASS & PAVE			0.0018	5.60
3,110	INK	INK JET ADDRESS, SORT. WRAP, DELIVER TO POST OFFICE			0.0172	53.49
3,110	M/S	MAILING SERVICE			0.006	18.66
3,110	POSTAGE	POSTAGE USED			0.151	469.61
		SALES TAX			6.60%	0.00

Total \$547.36
Payments/Credits \$-466.50
Balance Due \$80.86

(801) 974-7600 • 1841 S. Pioneer Road • Salt Lake City, UT 84104 • Fax: (801) 974 - 3047

Accounts beyond scheduled terms will be subject to a finance charge of 1 1/2% per month (18% annual rate).

Customer agrees to pay all costs of collection and reasonable attorneys fees should collection become necessary.



Postage Invoice

INVOICE #
BB10040-POS

DATE
05/14/02

BILL TO:

Deseret First Credit Union
147 North 200 West
Salt Lake City UT 84103
Phone: 801-535-0586
Fax: 801-530-0978

SHIP TO:

James MacPherson

P.O. NUMBER	TERMS	REP	SHIP	VIA	F.O.B.	PROJECT
	Due on receipt	Bert	06/14/02			The Advocate Newsletter June 2002
QUANTITY	ITEM CODE	DESCRIPTION			PRICE EACH	AMOUNT
		The Advocate Newsletter June 2002 Pre-Payment Estimated Postage				
3,110	Standard Mail				\$0.150	\$466.50
	Sales Tax				6.60%	\$0.00

Treno

940280

Total

\$466.50

(801) 974-7600 • 1841 S. Pioneer Road • Salt Lake City, UT 84104 • Fax: (801) 974 - 3047

Accounts beyond scheduled terms will be subject to a finance charge of 1 1/2% per month (18% annual rate).

Customer agrees to pay all costs of collection and reasonable attorney fees should collection be necessary.

25.04.43.197

ATTACHMENT 8

Q43. What is your approximate age?

1	18 - 24	9
2	25 - 34	12
3	35 - 44	21
4	45 - 54	17
5	55 - 64	16
6	65 & Over	24
7	Don't know	-
8	Refused	1

Q44. What is the last grade of school you completed?

1	Grade school or less	1
2	Some high school	2
3	Graduated high school	17
4	Vocational / Technical school	2
5	Some College / 2 years or less	22
6	Some College / more than 2 years	13
7	Graduated College	32
8	Post-graduate Degree	10
9	Don't know	*
10	Refused	1

Q45. Which of the following income groups includes your TOTAL FAMILY INCOME last year, before taxes? Just stop me when I read the right category...

1	Under \$10,000	1
2	\$10,000-\$20,000	3
3	\$20,000-\$30,000	12
4	\$30,000-\$40,000	10
5	\$40,000-\$50,000	14
6	\$50,000-\$75,000	23
7	\$75,000-\$100,000	16
8	\$100,000 and over	12
9	Don't know	1
10	Refused	9

Q46. Sex (BY OBSERVATION)

1	Male	50
2	Female	50

Utah CD 1

Interviews with 400 Likely Republican Primary Voters

Conducted June 5-6, 2002



516 C Street, NE
Washington, DC 20002
(o) 202 546-8990
(f) 202 546-8991

Voter / Consumer Research
Utah 1
Topline Results
June, 2002

Hello, I am _____, from Voter / Consumer Research. We're a national survey research company doing a public opinion survey in your area. I need to speak with the youngest (male / female) available now, who is 18 years of age or older. This person must be registered to vote at this address.

- Q1 Are you registered as a Republican, a Democrat, are you registered with some other party, or are you not registered with any party?
- | | |
|---|----|
| 1 Registered as a Republican (Continue) | 74 |
| 2 Registered as a Democrat (Terminate) | |
| 3 Some other party (Terminate) | |
| 4 No party registration (Continue) | 26 |
| 5 Don't know (Terminate) | |
| 6 Refused (Terminate) | |
- Q2 (IF NO PARTY) Under a new law, in order to vote in a party primary people will have to declare a party preference for the primary they want to vote in. Will you or will you probably not declare a party preference in order to vote in the upcoming primary?
- | | |
|--|-----|
| 1 Will declare party | 100 |
| 2 Will not declare party (Thank and Terminate) | |
| 3 Don't know (Thank and Terminate) | |
| 4 Refused (Thank and Terminate) | |
- Q3 In the upcoming primary elections to be held June 25th, what are the chances of your participating in the Republican primaries, would you say (ROTATE TOP TO BOTTOM, BOTTOM TO TOP)
- | | |
|---|----|
| 1 You are almost certain to participate (CONTINUE) | 57 |
| 2 you will probably participate (CONTINUE) | 27 |
| 3 the chances are 50 /50 that you'll participate (CONTINUE) | 16 |
| 4 you probably won't participate (TERMINATE) | |
| 5 you definitely won't participate (TERMINATE) | |
| 6 Don't know (TERMINATE) | |
| 7 Refused (TERMINATE) | |
- Q4. Do you believe things in your part of Utah are going in the right direction or have they gotten off on the wrong track?
- | | |
|-------------------|----|
| 1 Right direction | 65 |
| 2 Wrong track | 22 |
| 3 Don't know | 13 |
| 4 Refused | 1 |

Here are the names of some people and organizations who have been in the news. For each one please tell me whether you have a very favorable, somewhat favorable, somewhat unfavorable or very unfavorable opinion. If you're not aware of them, just let me know. Here is the first one. (RANDOMIZE)

	Very favorable	Somewhat favorable	Somewhat unfavorable	Very unfavorable	Aware / No opinion	Not aware	Refused
Q5. Rob Bishop	12	19	5	2	18	45	-
Q6. Kevin Garn	15	37	4	3	20	21	-
Q7. Credit Unions	59	25	2	3	8	3	-
Q8. Banks	14	42	16	5	7	15	1
Q9. Mike Leavitt	43	35	7	7	3	6	*
Q10. Rocky Anderson	7	17	23	47	3	3	-
Q11. Do you strongly approve, somewhat approve, somewhat disapprove or strongly disapprove of the job done by the state legislature in Utah?							
1 Strongly approve				9			
2 Somewhat approve				63			
3 Somewhat disapprove				18			
4 Strongly disapprove				6			
5 Don't know				3			
6 Refused				*			
Q12. And in the upcoming primary elections for Congress, if they were held today who are you planning to vote for between (ROTATE) Rob Bishop and Kevin Garn? (IF UNDECIDED ASK:) And who do you lean towards at this time? (REPEAT NAMES IF NECESSARY:)							
1 Rob Bishop				16			
2 Lean Bishop				3			
3 Kevin Garn				42			
4 Lean Garn				11			
5 Don't know				28			
6 Refused				1			
Q13. In deciding how you will vote in this primary, which ONE of the following list of issues is most important to you? (RANDOMIZE)							
1 Jobs and the economy				20			
2 Taxes				14			
3 Health care costs				8			
4 Social Security				2			
5 Welfare reform				1			
6 National defense				11			
7 Medicare				3			
8 Education				26			
9 Agriculture				3			
10 Moral issues				9			
11 Other (VOL)				1			
12 None (VOL)				*			
13 Don't know				3			
14 Refused				-			

Q14. And of this same list, which is your second choice?(RANDOMIZE REMAINING ITEMS)

1	Jobs and the economy	17
2	Taxes	12
3	Health care costs	12
4	Social Security	9
5	Welfare reform	4
6	National defense	16
7	Medicare	4
8	Education	14
9	Agriculture	3
10	Moral issues	9
11	Other (VOL)	-
12	None (VOL)	-
13	Don't know	1
14	Refused	-

Q15. Here is a description of one of the candidates for Congress, Rob Bishop. He was born and raised in Kaysville and has lived in Brigham City since 1974. He's a University of Utah graduate who teaches at Box Elder High School, where he is currently Chair of the History Department. He represented the Brigham City area in the State Legislature for 16 years, and was Speaker of the House for two years. He wants to get the federal government out of education, cut taxes, and strengthen our military. He's a strong supporter of credit unions over banks. Just based on this description (ROTATE TOP TO BOTTOM, BOTTOM TO TOP) are you very likely to vote for him, somewhat likely, somewhat unlikely or very unlikely to vote for him?

1	Very likely	27
2	Somewhat likely	50
3	Somewhat unlikely	11
4	Very unlikely	6
5	Don't know	5
6	Refused	1

Q16. (IF ANSWERED :) And of this description what made you say you would be (likely / unlikely) to vote for him? (RECORD UP TO THREE RESPONSES)

	Likely	Unlikely
1	Lived in Kaysville / Brigham City	7
2	High School teacher / History Dept chair	17
3	State Legislature experience / job performance	9
4	Speaker of the House	2
5	Federal Government out of education	35
6	Strengthen military	22
7	Cut taxes	17
8	Credit unions over banks	22
9	Not familiar with him	-
10	Other (VOL)	8
11	All of the above (VOL)	11
12	Don't know	2
13	Refused	-

Q17. Another candidate is Kevin Garn. He has lived in Utah all his life, representing the Layton area in the State Legislature for the last 10 years. He has been the state House Majority Leader for the last four years. He started and runs KSG Distributing and KSG properties. He also is Chairman of the Board of First National Bank of Layton. He wants to reduce control of the Federal Government, returning power to the state and local governments. He will work to eliminate the current tax system in favor of a flat income tax, and wants to ensure Utah receives its fair share of education funding. He is a strong supporter of banks over credit unions. Based on this description (ROTATE TOP TO BOTTOM, BOTTOM TO TOP) are you very likely to vote for him, somewhat likely, somewhat unlikely or very unlikely to vote for him?

1	Very likely	17
2	Somewhat likely	39
3	Somewhat unlikely	25
4	Very unlikely	14
5	Don't know	5
6	Refused	*

Q18. (IF ANSWERED :) And of this description what made you say you would be (likely / unlikely) to vote for him? (RECORD UP TO THREE RESPONSES)

		Likely	Unlikely
1	Utah native / Layton	4	1
2	Business experience	7	3
3	Chairman of First National Bank	1	3
4	State Legislature / Experienced / Job performance	14	5
5	Smaller government / Decrease control of Federal Govt	25	6
6	Taxation / Flat tax	38	17
7	Fair share of education funding	28	3
8	Supports banks over credit unions	5	62
9	Other (VOL)	7	11
10	All of the above (VOL)	6	3
11	Don't know	3	7
12	Refused	-	1

Here are several descriptions of the candidates running for US Congress. For each one please rate how likely you would be to vote for the candidate taking that position. A zero would mean it is extremely UNlikely you would vote for him, while a ten would mean it is extremely LIKELY you would vote for him. You can use any number between zero and ten of course. (RANDOMIZE)

	MEan Rating	Don't know	Refused
Q19. A candidate who favors scrapping the current income tax system in favor of a flat tax	6.4	5	-
Q20. Someone who says the federal government is too involved in public education	6.7	1	-
Q21. Someone who says he will work to cut taxes	7.2	1	-
Q22. Someone who is a bank president	4.0	3	*
Q23. Someone who will work to support credit unions	6.6	2	*

Q24 (VERSION A) Thinking about the upcoming elections, if you knew your member of Congress had voted to support credit unions, would you be much more likely to support them, somewhat more likely, somewhat more likely to oppose them or much more likely to oppose them. If it makes no difference to you, just say so.

1	Much more likely to support them	23
2	Somewhat more likely to support them	30
3	Somewhat more likely to oppose them	4
4	Much more likely to oppose them	2
5	No difference (VOL)	39
6	Don't know	1
7	Refused	-

Q25. (VERSION B:) Thinking about the upcoming elections, if you knew your member of Congress had voted to support banks at the expense of credit unions, would you be much more likely to support them, somewhat more likely, somewhat more likely to oppose them or much more likely to oppose them. If it makes no difference to you, just say so.

1	Much more likely to support them	2
2	Somewhat more likely to support them	3
3	Somewhat more likely to oppose them	38
4	Much more likely to oppose them	22
5	No difference (VOL)	33
6	Don't know	2
7	Refused	-

Here are some brief descriptions of the candidates. Please tell me for each of these whether you'd be much more likely to vote for that person, somewhat more likely to vote for that person, somewhat more likely to vote against that person, or much more likely to vote against that person. If the issue makes no difference to you, just let me know. (RANDOMIZE)

	Much More for	Somewhat more for	Somewhat more against	Much more against	No difference (VOL)	Don't know	Refused
Q26. A school teacher	18	39	4	3	35	2	-
Q27. Is spending hundreds of thousands of dollars of his own money on his election campaign	8	21	16	11	40	4	*
Q28. Someone who supported most of the increases in spending by the state legislature over the last 5 years	4	16	38	17	16	8	*
Q29. Has a strong grassroots network of supporters	16	40	3	1	37	3	*
Q30. Has been endorsed by police and firemen	15	48	1	1	33	1	*
Q31. Someone who supports cuts in education funding by the state legislature in order to balance the state budget	7	13	28	43	5	4	-
Q32. Someone who opposed legislation that would have allowed credit union members to use the teller machines of other credit unions, without having to pay a fee	11	16	19	19	29	6	*

		Much More for	Somewhat more for	Somewhat more against	Much more against	No difference (VOL)	Don't know	Refused
Q33	Someone who opposed legislation that would have allowed credit unions to offer car loans to members at a lower interest rate than banks	11	25	18	22	22	2	1
Q34.	On a different subject, do you belong to a credit union, or not?							
1	Yes					78		
2	No					22		
3	Don't know					-		
4	Refused					-		
Q35.	In the past have you ever participated in a Republican caucus meeting or not?							
1	Have					42		
2	Have not					57		
3	Don't know					-		
4	Refused					-		
Q36.	And which best describes how frequently you have voted in Republican primaries since you've been registered to vote in Utah?							
1	Never					5		
2	A few					16		
3	Most of them					40		
4	All of them					37		
5	Don't know					1		
6	Refused					-		
Q37.	Of the following four, which type of financial institution do you consider to be your primary financial institution? (PROBE IF NECESSARY:) The institution where you conduct most of your financial business?							
1	A bank					43		
2	A credit union					52		
3	A stock brokerage firm					3		
4	A check cashing outlet					-		
5	Something else (VOLUNTEERED)					1		
6	Don't know					1		
7	Refused					-		
Q38.	In the past membership in credit unions was limited to people who work in a similar job or members of a group or a community. Recently rules limiting who could join a credit union have been relaxed (ROTATE)							
1	Do you agree with this change, to make it easier to join a credit union					74		
	OR							
2	Do you believe restrictions on who can join a credit union should be tightened					12		
3	Don't know					12		
4	Refused					1		

Q39. In your opinion should credit unions be able to provide the same benefits and services to their members that banks provide to their customers, or should credit unions be more restricted in the services they provide to their members than banks are?

1	Should be the same	85
2	Should be more restricted	8
3	Depends (VOL)	1
4	Don't know	6
5	Refused	-

Q40. Specifically, compared to banks, credit unions face more restrictions in offering business loans to their members or selling stocks, mutual funds or insurance. Do you approve of credit unions facing more restrictions than banks or do you disapprove? (IF NECESSARY: And do you feel strongly about that?)

1	Strongly approve	5
2	Somewhat approve	12
3	Somewhat disapprove	29
4	Strongly disapprove	41
5	Don't know	11
6	Refused	1

Now just a few final questions for statistical purposes...

Q41. In the last general election in which you voted, which answer best describes how you voted for state and local offices such as Governor or Senator? (ROTATE CODES 1 THRU 7, TOP TO BOTTOM / BOTTOM TO TOP)

1	Straight Democratic	•
2	Mostly Democratic	1
3	A few more Democrats than Republicans	1
4	About equally for both parties	9
5	A few more Republicans than Democrats	14
6	Mostly Republican	48
7	Straight Republican	23
8	Other (VOL)	-
9	Never voted (VOL)	2
10	Don't know	1
11	Refused	1

Q42. On political issues, do you consider yourself (ROTATE) a liberal, a moderate or a conservative? (IF CONSERVATIVE.) Would you say you are somewhat conservative or very conservative?

1	Liberal	4
2	Moderate	33
3	Somewhat conservative	32
4	Very conservative	27
5	Don't know	3
6	Refused	1

25-24-43-133

TAB B

Affidavit of Shelley B. Clarke

1. My name is Shelley B. Clarke, and I am President and Chief Executive Officer of Goldenwest Credit Union ("Goldenwest") located in Ogden, Utah. I have been President and CEO of Goldenwest for the past three years.
2. I am aware of only three Goldenwest employees who canvassed neighborhoods of the First Congressional District during regular work hours in June, 2002. These three individuals were salaried employees and volunteered for the Bishop campaign solely during their lunch hours. These lunch-hour volunteer activities did not prevent them from completing the normal amount of work they usually carry out on a given day.
3. I am not aware of any other Goldenwest employee who walked door-to-door and advocated votes for Rob Bishop during regular work hours in June, 2002.
4. Goldenwest did not authorize nor compensate any employee to canvass neighborhoods or to encourage the general public to vote for Rob Bishop either during work hours or at any other time in June, 2002, or otherwise.

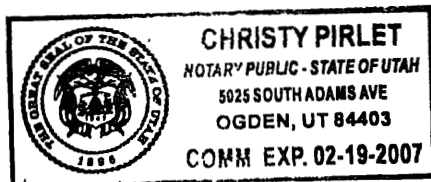
Under penalty of perjury and any other penalties possibly applicable under law, I swear that the foregoing statements are true to the best of my knowledge, belief, and recollection, after due investigation of all of my records.


Shelley B. Clarke

9/23/03
Date

Sworn and subscribed to
Before me this 23rd day of
September, 2003.


Notary Public



My Commission expires 2/19/07

SECRET

TAB C

Affidavit of Trena E. Anderson


1. My name is Trena E. Anderson, Assistant Vice-President of Deseret First Credit Union ("Deseret"), located in Salt Lake City, Utah. I have been an Assistant Vice-President of Deseret for ten (10) years.

2. I am not aware of any Deseret employee canvassing the neighborhoods of the First Congressional District and requesting votes for Rob Bishop during regular work hours in June, 2002. I am not aware of any Deseret employee walking door-to-door during regular work hours and advocating votes for Rob Bishop in June, 2002.

3. Deseret did not authorize any employee to canvass neighborhoods or walk door-to-door during regular work hours in June, 2002.

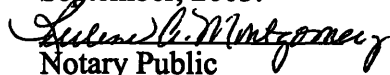
4. Deseret did not compensate any employee to canvass neighborhoods or walk door-to-door during regular work hours or at any other time in June, 2002, or otherwise.

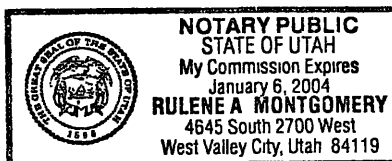
Under penalty of perjury and any other penalties possibly applicable under law, I swear that the foregoing statements are true to the best of my knowledge, belief, and recollection, after due investigation of all of my records.


Trena E. Anderson

22 Sept 03
Date

Sworn and subscribed to
Before me this 22nd day of
September, 2003.


Notary Public



My Commission expires 1-6-2004

TAB D

Affidavit of Dennis Child

1. My name is Dennis Child, and I am President and Chief Executive Officer of USU Community Credit Union ("USU"), located in Logan, Utah. I have been President and CEO of USU for 24 years.

2. I am not aware of any USU employee canvassing the neighborhoods of the First Congressional District and requesting votes for Rob Bishop during regular work hours in June, 2002. I am not aware of any USU employee walking door-to-door during regular work hours and advocating votes for Rob Bishop in June, 2002.

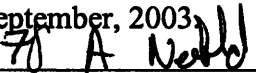
3. USU did not authorize any employee to canvass neighborhoods or walk door-to-door during regular work hours in June, 2002.

4. USU did not compensate any employee to canvass neighborhoods or walk door-to-door during regular work hours or at any other time in June, 2002, or otherwise.

Under penalty of perjury and any other penalties possibly applicable under law, I swear that the foregoing statements are true to the best of my knowledge, belief, and recollection, after due investigation of all of my records.


Dennis Child

9/23/03
Date

Sworn and subscribed to
Before me this 23rd day of
September, 2003.

Notary Public



My Commission expires 4/27/05

TAB E

25.04.40.1993

Affidavit of Steven Christensen

1. My name is Steven Christensen, and I am President and Chief Executive Officer of Tooele Federal Credit Union ("Tooele"), located in Tooele, Utah. I have been President and CEO of Tooele for six years.

2. I am not aware of any Tooele employee canvassing the neighborhoods of the First Congressional District and requesting votes for Rob Bishop during regular work hours in June, 2002. I am not aware of any Tooele employee walking door-to-door during regular work hours and advocating votes for Rob Bishop in June, 2002.

3. Tooele did not authorize any employee to canvass neighborhoods or walk door-to-door during regular work hours in June, 2002

4. Tooele did not compensate any employee to canvass neighborhoods or walk door-to-door during regular work hours or at any other time in June, 2002, or otherwise.

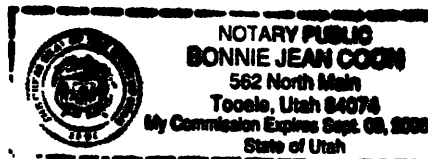
Under penalty of perjury and any other penalties possibly applicable under law, I swear that the foregoing statements are true to the best of my knowledge, belief, and recollection, after due investigation of all of my records.


Steven Christensen

24 Sept 2003
Date

Sworn and subscribed to
Before me this 24 day of
September, 2003.

Bonnie Jean Coon
Notary Public



My Commission expires 09-08-2005

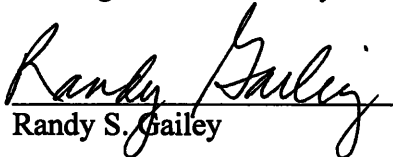
25.00.410.1995

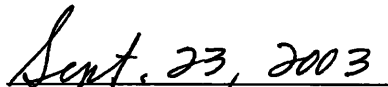
TAB F

Affidavit of Randy S. Gailey


1. My name is Randy S. Gailey, and I am President and Chief Executive Officer of Horizon Credit Union ("Horizon"), located in Farmington, Utah. I have been President and CEO of Horizon for ten (10) years.
2. I am not aware of any Horizon employee canvassing the neighborhoods of the First Congressional District and requesting votes for Rob Bishop during regular work hours in June, 2002. I am not aware of any Horizon employee walking door-to-door during regular work hours and advocating votes for Rob Bishop, in June, 2002.
3. Horizon did not authorize any employee to canvass neighborhoods or walk door-to-door during regular work hours in June, 2002.
4. Horizon did not compensate any employee to canvass neighborhoods or walk door-to-door during regular work hours or at any other time in June, 2002, or otherwise.

Under penalty of perjury and any other penalties possibly applicable under law, I swear that the foregoing statements are true to the best of my knowledge, belief, and recollection, after due investigation of all of my records.

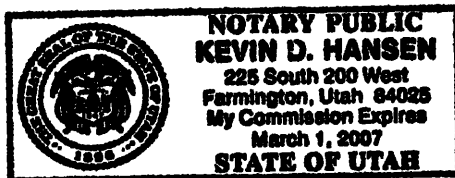

Randy S. Gailey


Date

Sworn and subscribed to
Before me this 23 day of
September, 2003.


Notary Public

My Commission expires 3/1/2007



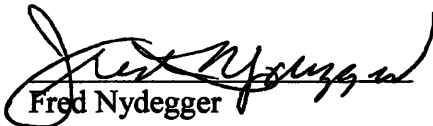
25-04-410-1957

TAB G

Affidavit of Fred Nydegger

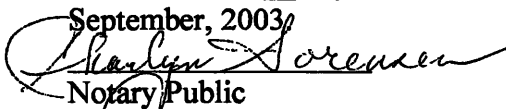
1. My name is Fred Nydegger, and I am Senior Vice-President for Business Development and Government Affairs of Mountain America Credit Union("Mountain America"), located in Salt Lake City, Utah. I have been Senior Vice-President of Mountain America for three years.
2. I am not aware of any Mountain America employee canvassing the neighborhoods of the First Congressional District and requesting votes for Rob Bishop during regular work hours in June, 2002. I am not aware of any Mountain America employee walking door-to-door during regular work hours to advocate votes for Rob Bishop in June, 2002.
3. Mountain America did not authorize any employee to canvass neighborhoods or walk door-to-door during regular work hours to advocate votes for Rob Bishop in June, 2002.
4. Mountain America did not compensate any employee to canvass neighborhoods or walk door-to-door during regular work hours, or at any other time, to advocate votes for Rob Bishop in June, 2002, or otherwise.

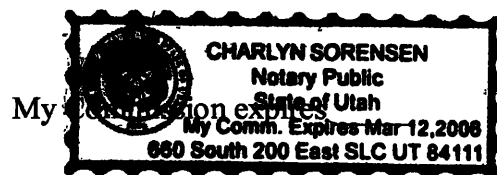
Under penalty of perjury and any other penalties possibly applicable under law, I swear that the foregoing statements are true to the best of my knowledge, belief, and recollection, after due investigation of all of my records.


Fred Nydegger

23, Sept. 2003
Date

Sworn and subscribed to
Before me this 23 day of
September, 2003


Notary Public



15.04.43.1999

TAB H

Affidavit of Diona Perry

1 My name is Diona Perry, and I am President and Chief Executive Officer of Box Elder County Credit Union ("Box Elder") located in Brigham City, Utah I have been President of Box Elder for 23 years

2 I am not aware of any Box Elder employee canvassing the neighborhoods of the First Congressional District and requesting votes for Rob Bishop during regular work hours in June, 2002 I am not aware of any Box Elder employee walking door-to-door during regular work hours and advocating votes for Rob Bishop in June, 2002

3 Box Elder did not authorize any employee to canvass neighborhoods or walk door-to-door during regular work hours in June, 2002

4 Box Elder did not compensate any employee to canvass neighborhoods or walk door-to-door during regular work hours or at any other time in June, 2002, or otherwise

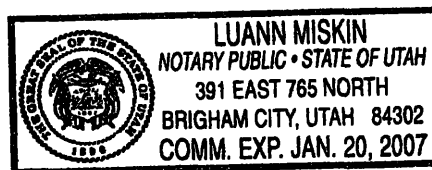
Under penalty of perjury and any other penalties possibly applicable under law, I swear that the foregoing statements are true to the best of my knowledge, belief, and recollection, after due investigation of all of my records

Diona Perry
Diona Perry

Sept 24, 2003
Date

Sworn and subscribed to
Before me this 24th day of
September, 2003

Luann Miskin
Notary Public



My Commission expires 1-20-2007